



REPORT
ON
FAMILY LIVING SURVEY
AMONG INDUSTRIAL WORKERS
1958-59

GUNTUR

LABOUR BUREAU
MINISTRY OF LABOUR, EMPLOYMENT AND REHABILITATION
(DEPARTMENT OF LABOUR AND EMPLOYMENT)
GOVERNMENT OF INDIA

PREFACE

In pursuance of the recommendations of the ~~High~~ ^{High} Court of Enquiry, Family Budget Enquiries were conducted on uniform lines in selected industrial centres in India during 1944-46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of working class had undergone considerable change and it was felt that the existing Consumer Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Surveys in 50 important industrial centres (factory, mining and plantations) based on the latest scientific principles should be conducted during the Second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of the Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by Government and keeping in view the principles laid down by the I.L.O.

2. Unlike the 1944-46 Enquiries which mainly consisted of collection of data on Income and Expenditure of working class households, the scope of the 1958-59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay centre and centres in West Bengal where the field work was done by I.S.I. Field Branch) and tabulations relating to Family Budget data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data relating to Level of Living were the responsibility of the Labour Bureau.

4. This Report relates to the Enquiries conducted in Guntur centre. A General Report dealing mainly with the technical aspects of the Enquiries is being brought out separately. The present Report consists of two

Parts. Part I contains a discussion of Family Budget data while Part II analyses data relating to other aspects of the Level of Living.

5. The primary responsibility of drafting this Report devolved on Shri J.N. Sharma, Assistant Director, assisted by Shri N.K. Sharma, Investigator Grade I. Shri S.S. Iyer, Deputy Director assisted in the finalisation of the Report. My thanks are due to the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the various Employers' and Workers' Organisations for their kind co-operation in the conduct of the Enquiries. Thanks are also due to the working class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living.

6. The views expressed in this Report are not those of the Government of India.

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Dated the 24th Dec. 1966.

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PART I
(FAMILY BUDGET)

CHAPTER 1

SCOPE AND METHOD OF THE SURVEY

1.1 *Family living study*

Family living studies aim at the collection and analysis of data on consumption pattern and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the surveys become specialised surveys, such as family budget survey where the bulk of the data collected relate to consumption expenditure. Other illustrations of such specialised surveys are food consumption surveys, health surveys, labour force surveys, demographic surveys, education surveys and housing surveys. Although in each case the specialised survey lays emphasis on a particular problem, some more general information such as the economic status of the family is frequently included in order to facilitate the analysis of the data collected during the specialised surveys. In recent years the tendency has been to widen the scope of family living surveys to multi-subject surveys laying equal emphasis on a broad spectrum of data, combining two or more major topics, such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys, family living studies can be put to manifold uses. These may be used to provide material for research into the behaviour patterns of different groups of the population. They can also supply the basic data needed for policy-making in connection with social and economic planning which may include the establishment of norms or the determination of needs, in preparation for social and economic measures, as well as for the assessment of the impact of policy decisions already applied in implementing welfare programmes. In developing countries like India, which are engaged in planning programmes, the data collected through family living surveys can be used to fill gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense, a family living survey should yield data for an analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such an analysis can be had from the following main components of the level of living given by the U.N.

Committee of Experts on International Definition and Measurement of Standards and Levels of Living, 1954*.

- (i) Health, including demographic conditions;
- (ii) Food and nutrition;
- (iii) Education, including literacy and skills;
- (iv) Conditions of work;
- (v) Employment situation;
- (vi) Aggregate consumption and savings;
- (vii) Transportation;
- (viii) Housing, including household facilities;
- (ix) Clothing;
- (x) Recreation and entertainment;
- (xi) Social security; and
- (xii) Human freedoms.

In conducting the family living surveys in this country during 1958-59, *inter alia*, in Guntur, an attempt was made to cover many of the components given above. At the same time, the object of deriving a weighting diagram for new series of consumer price index numbers for the respective centres was kept in view. For the latter purpose, the relevant data are those which are usually covered in a specialised family budget survey. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II.

1.2 Description of the survey

The survey in Guntur was part of an integrated scheme of family living surveys among industrial workers at 50† important factory, mining and plantation centres under the Second Five Year Plan. The details regarding origin, scope, design, etc., of the present surveys will be published in a separate report, as they happen to be common for all the 50 centres. A few important details are, however, discussed here briefly in order to bring out the significance of the data for Guntur centre presented in this Report.

*Report on International Definition and Measurement of Standards and Levels of Living (U.N.) 1954.

†A list of 50 centres is given in Appendix I.

1.2.1 *Organisation of the survey*

The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The technical details of the survey were worked out under the guidance of the Technical Advisory Committee on Cost of Living Index Numbers consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture and Finance, the Planning Commission, the National Sample Survey Directorate, the Department of Statistics (C.S.O.), the Indian Statistical Institute and the Reserve Bank of India. The field work was entrusted to the Directorate of National Sample Survey, and processing and tabulation of data collected in Schedule 'A' (Family Budget) to the Indian Statistical Institute, Calcutta. The tabulation of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of reports on the results of the surveys and construction and maintenance of new series of consumer price index numbers were the responsibilities of the Labour Bureau.

1.2.2 *Definition of a working class family*

A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic considerations as consisting of persons:

- (i) generally related by blood and marriage or adoption;
- (ii) usually living together and/or served from the same kitchen; and
- (iii) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from the concept but they were taken to constitute separate families within the household. Care was taken to include temporary absentees such as family members on tours or on visit to relatives or friends, or in hospital. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly long period. In a messing group, where the members pooled a part of their income only for messing, generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent. or more of its income during the specified calendar month through manual

work in a factory, mine or plantation covered by the Factories Act, 1948, the Mines Act, 1952 or the Plantations Labour Act, 1951, as the case may be. The survey in Guntur which was a factory centre, covered families deriving a major part of their income from manual employment in registered factories only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as 'non-manual'. On the other hand, jobs involving physical labour but not requiring much of educational (general, scientific, technical or otherwise) background were treated as 'manual' work.

1.2.3 *Delimitation of area*

The geographical area to be covered in the course of the survey at a centre was decided in consultation with local organisations both official and non-official, municipalities or corporations and other knowledgeable authorities during a preliminary survey conducted in December, 1957--February, 1958. At the Guntur centre, the whole of the municipal area excluding 7 unimportant localities (census numbers 9, 10, 21, 22, 23, 24 and 27) which were mainly middle class or shopping areas and would cover about 15 per cent. of the working class population in the municipality and seven neighbouring villages, viz., Thakkellapadu, Etakuru, Budampadu, Gorantla, Kakani, Agathavarappadu and Kornepadu were covered for the survey. During the preliminary enquiry blocks were formed in the area within the municipality to be covered by the survey. The list of these blocks and the 7 villages was used as the sampling frame.

1.2.4 *Design of survey*

Two types of sampling methods, viz., tenement sampling and pay-roll sampling were followed for getting down to the ultimate units of the family living survey, viz., the families. The choice between the two methods depended upon operational convenience. Thus, at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty, tenement sampling was followed. On the other hand, if the working class population in a centre was found to be loosely dispersed, the pay-roll sampling became operationally more convenient and economical.

On the basis of a preliminary survey, it was decided to adopt tenement sampling at Guntur centre.

The sample size for a centre was determined on the basis of the number of industrial workers, the type of sampling followed, the work-load manageable by an Investigator and the required precision of weights to be derived from Schedule 'A' for consumer price index numbers. The sample size for Guntur was 180 families to be canvassed for Schedule 'A' and 60 for Schedule 'B'. The number of schedules finally collected and tabulated was 180 for Schedule 'A' and 60 for Schedule 'B'.

The two samples drawn for Schedules 'A' and 'B' were mutually exclusive because canvassing of both the schedules from the same sampled families would have caused fatigue both to the Investigators and informants. The whole sample was staggered over a period of 12 months evenly so as to eliminate the seasonal effects on the consumption pattern. The selection of sample was done in two stages. In the first stage two independent simple systematic samples of six clusters (of 3 blocks each) or villages each were selected. The clusters were formed by arranging the blocks in the odd numbered census localities in ascending order of population and those in even numbered localities in descending order of population and grouping together every 20th block, so that no two blocks in a cluster belonged to the same census locality and the population content of the clusters was roughly equal. One small village was treated as a block for this arrangement. The sub-samples were allotted at random to two six-monthly periods each consisting of six alternate months. As the work-load at this centre required only one Investigator, independence at the investigation stage was secured by pairing this centre with a nearby centre and inter-changing the Investigator of the two centres in a suitable manner. The second stage unit for selection was a working class family. Each month the Investigator listed all the families in the cluster allotted to that month by house-to-house visit and classified them as working class families and others. While listing information was also collected on the family size, the expenditure class to which it belonged and the State of origin of the head of the family. The two expenditure classes were those with expenditure less than Rs. 60 per month and others. This information was used to arrange the working class families in the cluster, first by family size (single-member families and others) and within these classes by expenditure class and within these by the State of origin. Those belonging to State of origin of the majority of families in the cluster were put in one class and the rest formed the other class. A simple systematic sample of 20 working class families was drawn from this arranged list. Every fourth family in this sample was contacted for filling Schedule 'B' and the remaining three for Schedule 'A'.

1.2.5 *Period of survey*

As mentioned earlier, the survey was designed to cover a period of 12 months at each centre. The period for the working class family living survey at Guntur centre was August, 1958 to July, 1959.

1.2.6 *Method of survey*

The 'Interview Method' was followed for the collection of data, as a large portion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaires or to maintain accounts. Moreover, the questionnaire covered a wide range of subjects, accurate replies to some of which could not be had without explaining in person the significance of the questions to the respondents.

1.2.7 *Difficulties in the collection of data*

The employers and employees evinced keen interest in the survey and extended full co-operation to the investigators of the Directorate of National Sample Survey, who were entrusted with the field work. Because of the lengthy questionnaire, however, the sampled workers sometimes felt impatient while answering questions. It took three to four hours to complete schedule 'A' (relating to income and expenditure). The detailed itemised break down of consumption and expenditure in many of the blocks, e.g., clothing, medical care, personal care, education and reading, recreation and amusements, transport and communication, subscription, personal effects, taxes and interest was specially irksome. Information on the consumption of liquor and other intoxicants was furnished by the workers with great reluctance.

CHAPTER 2

ECONOMIC BACKGROUND OF THE CENTRE

2.1 *Introductory*

Guntur is an important industrial centre in Andhra Pradesh. The city is situated at the junction of red soil with laterite gravel running east from the last outer layer from the hills and patch of gritty sand stone at latitude 16° 18' North and longitude 80° 30' East. It is important for trade in groundnuts, groundnut oil, chillies, coriander and tobacco. Tobacco processing and grading is by far the most important industry.

2.2 *Population*

With a population of 1.87 lakhs, Guntur is the third largest city in Andhra. The population of Guntur has registered a rapid increase especially during the two decades ending 1961. The following table shows the growth of population in Guntur from 1901 onwards:

TABLE 2.1

Year	Population					Decennial percentage increase
1	2					3
1901*	30,833
1911	40,529
1921	48,184
1931	65,179
1941	83,599
1951	1,25,255
1961**	1,87,122

2.3 *Working class markets*

The market patronised predominantly by the working class population in Guntur is Guntur. This market has been selected for the collection of retail prices for the new series of Consumer Price Index Numbers for Guntur centre.

*Figures for the years 1901 to 1951 were taken from Census of India 1951, Vol. I (Part II-A).

**Census of India—1961, Paper No. I. 1962.

2 2.4 *General characteristics of working class population—survey results*
42.1. *Industries*

According to the survey the estimated number of working class families (as defined for the purpose of the survey) in Guntur was about 4 thousand. The estimated number of employees in these families was about 5.9 thousand. The distribution of these employees by industries and in each industry by sex and adults/children is given in the following table. In column 7 average monthly income per employee from paid employment in different industries, as reported by the families, is also given.

TABLE 2.2
Distribution of employees (including apprentices) by industries and other details

Industry	Percentage distribution of employees by sex and adults/children				Total number of employees (estimated)	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)*
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Production of cereal crops (including Bengal gram) such as rice, wheat, jowar, bajra, maize	76.94	17.39	5.67	100.00	215	9.54	12
Manufacture of cigarettes and cigarette tobacco	22.51	74.82	2.67	100.00	3,990	36.89	163
Rest	80.71	18.76	0.53	100.00	1,734	44.88	91
All	41.48	56.36	2.16	100.00	5,939	38.23	266
Number of employees unestimated)* ..	129	130	7	266	..	..	..

* Unestimated figures stand for sample totals and estimated figures are the population estimates derived from the sample totals. This is how the expressions will be used in all other tables of Part I of the Report. Where nothing is mentioned, the figures should be taken as 'estimated figures'.

Of the total employees, about 67 per cent. were engaged in manufacture of cigarettes and cigarette tobacco. The proportion of children (upto the age of 14 years) was very small.

The average monthly income per employee was Rs. 38.23 for all industries, this figure being Rs. 36.89 in manufacture of cigarettes and cigarette tobacco.

2.4.2 Occupations

Table 2.3 gives, by major occupations, the percentage distribution of employees by sex and adults/children, total number of employees and average monthly income per employee from paid employment.

TABLE 2.3

Distribution of employees (including apprentices) by occupation and other details

Occupation	Percentage distribution of employees by sex and adults/children				Total number of employees	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Tobacco curers, graders and blenders ..	3.53	93.15	3.32	100.00	3,208	34.77	117
Tobacco preparers and product makers not elsewhere classified	91.01	8.99	..	100.00	289	31.42	21
Labourers not elsewhere classified ..	86.87	13.13	..	100.00	839	36.17	30
Rest ..	84.73	13.93	1.34	100.00	1,603	47.48	98
All occupations ..	41.48	56.36	2.16	100.00	5,939	38.23	266
Total (unestimated) ..	129	130	7	266	..	..	..

A majority (54 per cent.) of the employees were employed as tobacco curers, graders and blenders.

The average monthly income from paid employment per employee in case of 'labourers not elsewhere classified' was higher than that of tobacco curers, graders and blenders.

2.4.3 Nature of employment and type of settlement

Table 2.4 gives the percentage distribution of employees by number of days worked during the month classified by (a) regular and casual employment and (b) settled or not-settled. A settled person was defined as one who had permanently settled down at the place of survey, i.e., who had no enduring connections with his native place and had developed sentimental and permanent attachment to his present place of stay.

TABLE 2.4

Percentage distribution of employees (including apprentices) by nature of employment, type of settlement and number of days worked

Number of days worked during the last month	Nature of employment			Type of settlement		Number of employees (unestimated)
	Regular	Casual	All	Settled	Not settled	
1	2	3	4	5	6	7
0	0.10	14.28	2.05	0.66	5.22	7
1—7	0.65	6.02	1.39	2.00	..	11
8—15	11.33	31.30	14.07	18.41	4.16	46
16—19	4.75	0.63	4.18	4.64	3.13	11
20—23	18.35	16.93	18.16	12.74	30.56	53
24—27	61.83	27.48	57.11	57.95	55.19	129
28—31	2.99	3.36	3.04	3.60	1.74	9
Total ..	100.00	100.00	100.00	100.00	100.00	266
Percentage to total	86.26	13.74	100.00	69.58	30.42	..
Number of employees (unestimated)	196	70	266	215	51	..

Of the total employees, about 86 per cent. were regular and the remaining 14 per cent. were casual*. A majority (about 70 per cent.) of employees were settled at the centre.

2.4.4 Family income

The average monthly income per family of the population surveyed was Rs. 71.81. The estimated distribution of families in different income classes is given in table 2.5.

TABLE 2.5

Distribution of families by monthly family income

Monthly family income class							Percentage of families to total
1							2
Less than Rs. 30	..	..	..	..	..	..	3.89
Rs. 30 to less than Rs. 60	..	..	..	..	..	..	35.02
Rs. 60 to less than Rs. 90	..	..	..	..	..	..	40.05
Rs. 90 to less than Rs. 120	..	..	..	..	..	..	13.96
Rs. 120 to less than Rs. 150	..	..	..	..	..	..	4.78
Rs. 150 to less than Rs. 210	..	..	..	..	..	..	1.70
Rs. 210 and above	..	..	..	..	..	..	0.60
Total							100.00

The modal family income group was 'Rs. 60 to less than Rs. 90'. Only about 7 per cent. of the families had income of Rs. 120 and more per month.

*The classification of workers into regular and casual was done on a different basis from the one adopted in the 'Occupational Wage Survey' conducted by the Labour Bureau in 1953-59 where the term casual was used in a more restricted sense.

2.4.5 Family size

The average size of the family was 3.54 persons. The estimated distribution of families in the different size groups is given in table 2.6.

TABLE 2.6
Distribution of families by family size

Family size (Number of members)								Percentage of families to total
1								2
One	..	..	..	..	..	..	..	7.93
Two and three		..	..	..	..	..	..	48.21
Four and five	..	..	1..	..	..	..	..	30.05
Six and seven	..	..	..	..	..	..	..	11.14
Above seven	..	..	..	..	..	..	..	2.67
Total								100.00

A large proportion (48 per cent.) of families consisted of two and three members.

CHAPTER 3

FAMILY CHARACTERISTICS

3.1 *Introductory*

Some general details of the working class population in Guntur have been discussed in the preceding chapter. An analysis of the important socio-economic characteristics of the working class families in Guntur, as revealed by the survey, is presented below.

3.2 *Age, sex and marital status*

Table 3.1 gives the percentage distribution of family members by age, sex and marital status.

TABLE 3.1

Percentage distribution of family members by age, sex and marital status

Sex and marital status	Number of members (unestimated)	Age (years)								Percentage distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above	Total	
1	2	3	4	5	6	7	8	9	10	11
<i>Men</i>										
Unmarried ..	169	31.33	49.04	19.26	0.37	..	..	..	100.00	24.71
Married ..	151	..	..	41.04	51.37	3.19	1.75	2.65	100.00	23.19
Widowed ..	7	..	..	25.38	69.13	..	5.49	..	100.00	0.96
Divorced ..	3	..	..	76.54	23.46	..	..	..	100.00	0.10
Separated ..	..	..	..	..	..	..	..	..	..	..
Sub-group: men ..	330	15.81	24.75	29.81	25.93	1.51	0.94	1.25	100.00	48.96
<i>Women</i>										
Unmarried ..	131	27.57	70.92	1.51	..	..	..	..	100.00	16.93
Married ..	151	0.82	1.11	68.02	27.73	1.96	0.36	..	100.00	23.65
Widowed ..	67	..	..	23.62	38.68	2.71	14.52	20.47	100.00	9.48
Divorced ..	4	..	..	45.72	32.14	22.14	..	..	100.00	0.16
Separated ..	7	..	..	76.50	23.50	..	..	..	100.00	0.82
Sub-group: women ..	300	9.52	24.04	37.79	20.51	1.48	2.86	3.80	100.00	51.04
Overall: men and women ..	690	12.60	24.39	33.88	23.16	1.50	1.92	2.55	100.00	100.00
Number of members (unestimated) ..	..	87	178	230	147	11	15	22	690	..

Taking all the members living with the families at the centre, about 49 per cent. were men and 51 per cent. women. Children of 14 years of age or below constituted about 37 per cent. of the total and persons of 55 years and above about 6 per cent. Of the persons falling in the age group 15 to 54, about 48 per cent. were men and 52 per cent. women. In this age-group among men, about 17·8 per cent. were unmarried, about 78·5 per cent. married, about 3·3 per cent. widowers and the rest (about 0·4 per cent.) were divorced. Among women in the same age-group, about 1 per cent. were unmarried, about 76 per cent. married, about 20 per cent. widows and the rest 3 per cent. were divorced or separated.

3·3 Religion and size

Table 3·2 shows the distribution of families by religion and size giving a few more details such as average size of the family and average number of children per family.

TABLE 3·2

Percentage distribution of families by religion and size

Size of family					Religion			
					Hindu- ism	Islam	Others	All
1					2	3	4	5
One .. .. .	..	..	..	..	8·97	14·70	..	7·93
Two and three	..	..	..	..	54·45	34·93	31·97	48·21
Four and five	..	..	..	..	21·70	34·14	59·73	30·05
Six and seven	..	..	..	..	11·89	15·49	5·71	11·14
Above seven	..	..	..	..	2·99	0·74	2·59	2·67
Total	..	..	..	..	100·00	100·00	100·00	100·00
Percentage of families to total	..	..	..	..	70·85	10·72	18·43	100·00
Average size of the family .. .. .	..	..	..	..	3·46	3·51	3·83	3·54
Average number of children per family	..	..	..	..	1·18	1·56	1·64	1·31

3.4 Language and size

Table 3.3 shows the percentage distribution of families by mother-tongue and size giving a few more details such as average size and average number of children per family.

TABLE 3.3

Percentage distribution of families by mother-tongue and size

Size of family				Mother-tongue			
				Telegu	Urdu	Others	All
1				2	3	4	5
One .. .. .	..	..	..	5.61	14.70	23.83	7.93
Two and three .. .. .	..	..	..	48.39	34.93	65.52	48.21
Four and five .. .. .	..	..	..	31.26	34.14	10.65	30.05
Six and seven .. .. .	..	..	..	11.57	15.49	..	11.14
Above seven .. .. .	..	..	..	3.17	0.74	..	2.67
Total ..				100.00	100.00	100.00	100.00
Percentage of families to total ..				81.89	10.72	7.39	100.00
Average size of the family ..				3.65	3.51	2.30	3.54
Average number of children per family ..				1.36	1.56	0.32	1.31

About 82 per cent. of the families spoke Telegu, about 11 per cent. Urdu and the rest spoke other languages.

3.5 Literacy

The levels of literacy among family members by age and family income classes are presented in table 3.4.

TABLE 3.4

Percentage distribution of family members in various monthly family income classes, by age group and level of literacy

Age group and educational standard	Monthly family income class (Rs.)							All	
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above		
1	2	3	4	5	6	7	8	9	
<i>Age less than 5 years</i>									
Below primary	2.92	..	..	..	..	1.54	
No education	100.00	100.00	97.08	100.00	100.00	100.00	100.00	98.46	
Total	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
<i>Age 5 years and above</i>									
Illiterate	..	83.89	70.25	67.94	67.67	50.41	77.65	66.67	69.80
Below primary	10.88	12.36	27.72	25.51	41.80	3.77	33.33	22.72	
Primary	..	2.53	9.70	2.79	5.32	..	9.70	..	5.18
Middle	..	2.70	1.69	1.55	1.12	6.73	7.29	..	2.11
Matriculate	0.38	0.53	1.59	..	0.15
Others	0.53	0.04
Total	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Only about 2 per cent. of children aged less than 5 years had started receiving education. The percentage of illiterate members was relatively low in case of higher income classes excepting the income class of 'Rs. 150 to less than Rs. 210'.

* The sign "<" in this and subsequent tables denotes "less than"

3.6 *Distribution of family-members by age, sex and activity status*

Activity status is meant to distinguish among (a) those in gainful employment, (b) those not so occupied but seeking, and if not seeking then available for gainful employment and (c) those not in the labour force. The first major category covers employers, employees, apprentices, self-employed persons and unpaid family labour. The second category includes the unemployed, i.e., persons seeking employment and persons not seeking, though available for employment. The last category comprises pensioners, students, women doing domestic work only, disabled persons, young children, those employed in non gainful occupations, etc.

For each of the members of the sampled families information was collected on age, sex and activity status as on the day preceding the date of survey. The estimated distribution for all families of the defined working class population group is given in table 3.5.

TABLE 3.5

Percentage distribution of family members by age, sex and activity status

Sex and activity status	Number of members (unestimated)	Age (years)								Total	Percentage distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above			
1	2	3	4	5	6	7	8	9	10	11	
Male											
Employer ..	..	..	..	..	..	..	..	..	..	..
Employee ..	130	..	0.70	56.40	40.35	0.95	1.11	0.49	100.00	17.44	
Apprentice ..	2	..	20.42	79.58	..	..	..	..	100.00	0.14
Self-employed ..	36	..	..	29.70	59.38	7.51	0.70	2.68	100.00	7.63
Unpaid family labour ..	6	..	8.64	82.72	8.64	..	..	..	100.00	1.00
Unemployed ..	6	..	6.88	93.12	..	..	..	..	100.00	0.32
Not in labour force ..	150	34.50	52.86	5.59	4.66	..	0.95	1.44	100.00	22.43	
Sub-group: Male ..	330	15.81	24.75	29.81	25.93	1.51	0.94	1.25	100.00	48.96	
Female											
Employer ..	..	..	..	..	..	..	..	..	..	..
Employee ..	134	..	3.09	59.51	33.25	2.63	0.73	0.79	100.00	24.44	
Apprentice ..	..	..	..	..	..	..	..	..	..	..
Self-employed ..	3	..	..	57.36	13.66	..	28.98	..	100.00	0.39
Unpaid family labour ..	2	..	..	100.00	..	..	..	..	100.00	0.17
Unemployed ..	21	..	5.11	65.03	27.70	..	2.16	..	100.00	1.04	
Not in labour force ..	200	19.45	45.87	14.66	8.00	0.45	4.59	6.98	100.00	25.00	
Sub-group : Female ..	360	9.52	24.04	37.79	20.51	1.48	2.86	3.80	100.00	51.04	
All	690	12.60	24.39	33.88	23.16	1.50	1.92	2.55	100.00	100.00	
Number of members (unestimated)											
	..	87	178	230	147	11	15	22	690	..	

It has to be borne in mind that the universe covered in this case was only a particular section of the working class population in Gunter comprising families which derived a major part of their income from employment in registered factories. Naturally, the percentage of unemployed was very small among this section of working class population and persons were either gainfully occupied or not in the labour force. The labour force participation rate was of the extent of about 53 per cent. consisting of gainfully occupied persons and unemployed persons. The percentage of female employees was higher than that of male employees.

3.7 Distribution of family members by age, sex and economic status

Economic status is meant to classify persons into earner, earning dependant and non-earning dependant. An earner was defined as one whose income was sufficient for his/her maintenance; an earning dependant as one whose income was not adequate for his/her own maintenance and non-earning dependant as one who earned no income at all and was dependant for his/her maintenance on others.

The estimated distribution of family members by age, sex and economic status as on the day preceding the date of survey is given below:

TABLE 3.6

Percentage distribution of family members by age, sex and economic status

Economic status and sex	Number of members (un-estimated)	Age (years)								Percentage distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above	Total	
1	2	3	4	5	6	7	8	9	10	11
<i>Earners</i>										
Male	150	..	..	48.70	47.33	2.31	0.81	0.85	100.00	24.03
Female	135	..	3.06	59.96	33.21	2.61	0.37	0.79	100.00	24.62
Sub-total ..	285	..	1.55	54.40	40.18	2.46	0.59	0.82	100.00	48.65
<i>Earning dependants</i>										
Male	27	..	8.96	48.13	30.66	7.00	2.00	3.25	100.00	2.65
Female	15	..	5.33	48.01	26.68	..	19.98	..	100.00	0.99
Sub-total ..	42	..	7.97	48.10	29.53	5.09	6.90	2.36	100.00	3.64
<i>Non-earning dependants</i>										
Male	153	34.73	53.29	7.26	2.31	..	0.96	1.45	100.00	22.28
Female	210	19.13	45.10	15.89	7.96	0.44	4.61	6.87	100.00	25.43
Sub-total ..	363	26.42	48.92	11.86	5.32	0.24	2.90	4.34	100.00	47.71
Total	690	12.60	24.39	33.88	23.16	1.50	1.92	2.55	100.00	100.00
Number of members (unestimated) ..	..	87	178	230	147	11	15	22	690	..

Earners and earning dependants constituted about 52 per cent. of the total, 27 per cent. being males and the remaining females. A small proportion of children came in the category of earners and earning dependants. The non-earning dependants, who consisted mainly of children and females doing household work, accounted for 48 per cent.

3.8 *Family size, composition, economic status and earning strength by income*

3.8.1 *Analysis by family income*

For the purpose of analysis of data, the families have been classified into seven monthly family income groups and five family size groups. It may be pointed out here that the highest income class accounts for a very small fraction of the total families and as such no attempt has been made to derive any conclusions on the basis of the figures given under this group in the analysis of the table given below and subsequent tables. The two-way distribution of families by income and size is given in table 3.7.

TABLE 3.7

Percentage distribution of families by family income and family size

Family size	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
One	22.88	17.31	2.43	..	..	..	..	7.93
Two and three ..	34.52	53.78	49.53	54.51	..	..	100.00	48.21
Four and five ..	26.42	20.52	41.49	9.90	63.11	47.80	..	30.05
Six and seven ..	16.18	6.59	4.86	27.25	36.89	40.22	..	11.14
Above seven ..	..	1.80	1.69	8.34	..	11.98	..	2.67
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	3.89	35.02	40.05	13.96	4.78	1.70	0.60	100.00
Number of families (unestimated)	13	68	65	23	5	5	1	180

Family income, on the whole, tended to increase with the size of the family, and in higher income classes there was a larger percentage of large sized families.

The average number of members per family was 3.54. Of these, 1.73 were earners, 0.13 earning dependants and 1.68 non-earning dependants. The proportion of earners to the total members was relatively high in case of the last two higher income classes.

More light on the variation in the earning strength with family income is thrown by table 3.9 which gives the distribution of families by earning strength and income.

TABLE 3.9
Percentage distribution of families by earning strength

Earning strength	Monthly family income class (Rs.)								All
	<30	30 — <60	60 — <90	90 — <120	120 — <150	150 — <210	210 and above		
1	2	3	4	5	6	7	8		9
One earner	53.16	45.78	22.71	11.26	..	..	..		28.76
One earner and one or more earning dependants	11.45	8.11	6.56	0.57	12.46	..	..		6.58
Two earners	35.69	39.91	66.33	54.31	50.65	5.99	100.00		52.63
Two earners and one or more earning dependants .. ..	..	5.27	2.78	5.61	..	7.58	..		3.87
Three earners .. ..	..	0.93	1.62	28.25	36.89	16.21	..		7.47
Three earners and one or more earning dependants .. ..	..	..	..	..	..	..	..		..
More than three earners with or without earning dependants .. ..	..	..	..	..	..	40.22	..		0.69
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00		100.00

Taking all families, those having two earners were in a majority, being about 53 per cent. of the total. About 29 per cent. of the families had one earner. The percentage of families having three or more than three earners was about 8.

Table 3.10 gives the distribution of families by income and earning strength in terms of relationship with the main earner. The main earner was defined as that earner whose total earnings (both in cash and kind) from paid employment in the last calendar month preceding the date of survey were more than similar earnings of any other earner of the family employed in a registered factory.

TABLE 3.10

Percentage distribution of families by earning strength and relationship with the main earner

Family earning strength by relationship with main earner	Number of families (un-estimated)	Monthly family income class (Rs.)								Total	Percentage distribution of all families by earning strength
		<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above			
1	2	3	4	5	6	7	8	9	10	11	
Self	66	7.18	55.73	31.62	5.47				100.00	28.76	
Self and wife or husband ..	61	1.25	24.17	57.94	10.15	5.21		1.28	100.00	46.52	
Self and one or more children	12	12.47	8.59	17.51	49.62	11.81			100.00	5.04	
Self, wife or husband and one or more children ..	9		11.61	17.06	41.16	30.17			100.00	5.42	
Self and one or more other family members ..	24	6.17	51.59	13.81	23.74	1.31	3.38		100.00	9.86	
Self, wife or husband and one or more other family members ..	8		36.36	19.01	13.52		31.11		100.00	4.40	
Self, one or more children and one or more other family members ..											
Self, wife or husband one or more children and one or more other family members ..											
All families	180	3.89	35.02	40.05	13.96	4.78	1.70	0.60	100.00	100.00	
Number of families (un-estimated)		13	68	65	23	5	5	1	180		

Taking all families, the main earner was the sole earner in 29 per cent. of the cases. In 47 per cent. of the cases he/she was assisted by wife/husband, in about 5 per cent. of the cases by children and in about 10 per cent. of the cases by other family members.

An analysis of the number of earners, earning dependants and non-earning dependants according to income has already been made in the preceding pages. Table 3.11 gives the number of dependants per 100 families by their relationship with the main earner and monthly family income classes. The dependants have been classified into three categories, viz., living with the family, living away from the family and dependent units living away. Dependants living with family are those shown as non-earning dependants in table 3.8. These types of dependants alone have been taken as members of families for the purpose of the survey.

Dependants living away from family are those whose expenses are borne in full or in part by the sampled family but who do not live with the family. There may sometimes be groups of persons in whose case it is difficult to determine whether they are really dependent on the sampled family. Such groups may even include earners. Such groups have been taken as dependent units living away and have been classified separately. In their cases, the group itself has been the unit of counting and not individual persons.

TABLE 3-11

Number of dependants and dependent units per 100 families by monthly income and relationship with the main earner

Category of dependants and relationship with the main earner	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Living with family</i>								
Wife or husband ..	15.65	22.82	19.55	14.68	..	11.98	..	18.68
Son or daughter ..	81.78	79.57	130.77	137.35	262.98	35.94	100.00	116.37
Father, mother, uncle, aunt ..	16.88	4.95	7.19	8.44	56.05	17.97	..	9.43
Brother, sister, cousin ..	7.82	0.23	2.97	11.14	2.70	7.58	..	3.39
Nephew, niece ..	..	4.04	4.69	27.48	..	92.42	..	8.70
Father-in-law, mother-in-law, brother-in-law, sister-in-law ..	8.36	8.69	5.80	3.58	..	46.21	..	6.98
Son-in-law, daughter-in-law ..	7.82	0.87	1.19	..	..	..	..	1.09
Grand children ..	48.55	4.42	..	..	..	..	..	3.44
Others ..	..	0.93	..	0.73	..	..	..	0.42
Total ..	186.86	126.52	172.16	203.40	321.73	212.10	100.00	168.50*
<i>Living away from family</i>								
Wife or husband ..	..	..	..	2.85	..	..	..	..
Son or daughter ..	..	..	..	..	..	..	..	0.40
Father, mother, uncle, aunt ..	..	4.67	..	..	..	15.16	..	1.89
Brother, sister, cousin ..	..	1.96	..	0.73	..	30.32	..	1.30
Nephew, niece ..	..	..	..	..	..	..	..	..
Father-in-law, mother-in-law, brother-in-law, sister-in-law ..	..	1.96	..	..	..	40.22	..	1.37
Son-in-law, daughter-in-law ..	..	..	..	..	..	..	..	..
Grand children ..	..	..	..	..	..	..	..	..
Others ..	..	..	..	..	..	..	..	..
Total ..	..	8.59	..	3.58	..	85.70	..	4.96
<i>Dependent units</i>								
Number of dependent units living away per 100 families ..	..	..	3.53	..	..	..	..	1.41

*The difference between this figure while taken per family and the one given in table 3-8 (All non-earning dependants col. No. 9) is due to rounding off.

The number of dependants living with family generally increased with the size in the level of income upto the income class of Rs. 120 to less than Rs. 150 and showed a tendency to decrease thereafter. The number of dependants or dependent units living away was rather small.

The distribution of families by family composition in terms of relationship with the main earner (excluding dependants living away) is presented in table 3·12 by three broad income classes. The first two groups, unmarried earner and husband or wife, consist of single workers who may have dependants living elsewhere.

TABLE 3·12

Percentage distribution of families by family composition (in terms of relationship with the main earner) and income

Monthly family income class (Rs.)	Family composition (in terms of relationship with the main earner)							
	Unmarried earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Unmarried earner and other members	Rest	All
1	2	3	4	5	6	7	8	9
Below 60	80·77	88·68	45·83	22·41	35·55	26·13	49·94	38·91
60—<120	19·23	11·32	54·17	72·22	35·33	69·03	40·96	54·01
120 and above .. ..	..	..	..	5·37	29·12	4·84	9·10	7·08
Total	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00
Percentage of families to total	0·97	6·96	15·82	41·56	9·02	2·66	23·01	100·00
Number of families (unestimated)	2	9	26	66	22	10	45	180

Family type consisting of husband, wife and children constituted about 42 per cent. of the total families.

Table 3·13 gives the distribution of families by family composition in terms of adults and children (excluding dependants living away) and level of income.

TABLE 3-13

Percentage distribution of families by family composition in terms of adults/children and by income

Monthly family income class (Rs.)	Family composition (in terms of adults/children)											All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and one child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families		
	1	2	3	4	5	6	7	8	9	10	11	12
Below 60 ..	87.70	87.21	45.70	29.95	32.05	20.59	30.19	5.61	11.87	38.82	38.91	
60—<120..	12.30	12.79	54.30	66.45	64.68	61.41	60.81	64.64	74.19	25.19	54.01	
120 and above	..	..	..	3.60	3.27	18.00	..	29.75	13.94	35.99	7.08	
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	7.93	4.66	19.42	16.54	18.23	9.08	8.46	2.30	5.65	7.73	100.00	
Number of families (un-estimated)	11	12	32	23	30	18	13	8	14	19	180	

The common types of families were 2 adults with or without children

3.8.2 Analysis by per capita income

Per capita income of families allows for variations in size of families but not for variations in composition. It is, therefore, sometimes recommended that income per adult consumption unit or consumption expenditure per adult consumption unit will provide better economic classification. Such classifications were not attempted in the analysis of data for the present survey because of the difficulties of having an appropriate scale of adult consumption unit. Some special analysis of the data were, however, undertaken by adopting per capita family income as the classificatory character. Some of these analyses are presented below. Table 3-14 gives the percentage distribution of families by monthly per capita income class and family-size.

TABLE 3.14

Percentage distribution of families by per capita income and family size

Family size	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
One ..	..	..	..	..	4.75	..	46.61	19.70	62.07	7.93
Two and three ..	18.38	11.98	30.84	19.63	79.10	85.21	40.93	80.30	37.93	48.21
Four and five ..	25.46	49.50	39.27	63.29	15.46	10.68	12.46	..	..	30.05
Six and seven ..	30.69	29.41	23.38	16.06	0.69	4.11	..	..	..	11.14
Above seven ..	25.47	9.11	6.51	1.02	..	..	..	..	..	2.67
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	2.47	7.41	17.87	19.99	18.71	16.67	11.31	4.00	1.57	100.00
Number of families (unestimated) ..	9	20	35	30	32	27	14	4	3	180

It will be seen that in higher per capita income classes a comparatively large percentage of families were small-sized families and conversely large sized families were in the low per capita income classes.

Table 3.15 shows broad composition of families (by economic status of members) by per capita income classes.

TABLE 3.15

Composition of families (economic status) by per capita income classes

Economic status of members	Average number of members per family by monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Earners ..	1.64	1.71	1.72	1.86	1.70	1.97	1.32	1.81	1.38	1.73
Earning dependants ..	0.66	0.31	0.20	0.08	0.08	0.11	0.06	..	..	0.13
Non-earning dependants ..	3.08	2.92	2.88	2.27	1.08	0.84	0.38	..	0.38	1.68
All members ..	55.98	4.94	4.80	4.21	2.86	2.92	1.76	1.81	1.76	3.54

The proportion of earners to total members in the family generally increased with an increase in the per capita income. The earning dependants constituted a small (about 4 per cent.) proportion of the total family members. The proportion of non-earning dependants, on the other hand, generally decreased with the increase in the per capita income. The resulting position was that the burden of dependency was markedly high in case of low per capita income classes.

CHAPTER 4

FAMILY INCOME AND RECEIPTS

4.1 *Concepts and definitions*

Data relating to family income were collected in order to study the level and pattern of income by sources, to study expenditure in relation to income and in general to provide a basis for classifying families into economic levels. 'Income' was taken to include all receipts which did not represent a diminution of assets or an increase in liabilities. Income from the following sources was collected in detail :

- (i) Income from paid employment which includes basic wages and allowances, bonus and commission, overtime earnings, other earnings and concessions ;
- (ii) Income from self-employment such as boarding and lodging services, agriculture, animal husbandry, trade, profession ; and
- (iii) Income from other sources such as receipts from rented properties, viz., land and house; pension; cash assistance; gifts and concessions; interest and dividends, chance games and lotteries.

Data were also collected separately in respect of other gross receipts representing a diminution of assets or an increase in liabilities such as receipts from sale of shares, securities and other assets, withdrawal of savings, credit purchases, loans, etc., to have a complete picture of total receipts accruing to the family. The value of the receipts in kind and of goods from family enterprise consumed by the family was imputed on the basis of retail market price.

All the data relating to receipts were collected for the calendar month preceding the date of survey in respect of each sampled family.

4.2 *Average monthly income per family and per capita*

The average monthly income per family was Rs. 71.81 and the average per capita income was Rs. 20.33. The average monthly income per

family and per capita according to different family income groups is given below :

TABLE 4.1
Average monthly income by income classes

Item	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Monthly income</i>								
Average per family ..	14.12	45.47	72.16	103.77	128.49	178.99	465.00	71.81
Average per capita ..	4.14	15.97	20.28	24.13	23.00	32.76	155.00	20.33
Percentage of families to total ..	3.89	35.02	40.05	13.96	4.78	1.70	0.60	100.00

The average monthly income per family varied from Rs. 14.12 in the lowest income class to Rs. 465.00 in the highest income class. The average per capita income increased from Rs. 4.14 in the lowest income class to Rs. 155.00 in the highest income class.

4.3 Income by category of earner

Table 4.2 gives a break-up of the average monthly income per family by category of earner and source. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

TABLE 4.2
Average monthly income per family by source, category of earner and family income classes

Category of earner and source	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Men</i>								
Paid employment ..	3.84	14.88	32.44	51.16	15.09	51.87	..	27.10
Self-employment ..	..	0.83	9.83	11.06	31.10	..	400.00	9.64
Other sources ..	0.32	0.80	1.30	1.86	19.22	2.99	..	2.04
Sub-total : by men ..	4.16	16.51	43.57	64.08	65.41	54.86	400.00	38.78

TABLE 4.2—*contd.*

	1	2	3	4	5	6	7	8	9
<i>Women</i>									
Paid employment ..	14.16	25.54	26.93	36.14	40.22	88.89	39.00	28.99	
Self-employment ..	..	0.03	0.48	1.52	..	..	..	0.41	
Other sources ..	2.48	1.84	0.77	0.26	2.37	..	2.00	1.21	
Sub-total : by women ..	16.64	27.41	28.18	37.92	42.59	88.89	41.00	30.61	
<i>Children</i>									
Paid employment ..	..	0.17	0.03	0.83	9.90	..	..	0.66	
Self-employment ..	..	..	..	..	..	..	..	..
Other sources ..	..	..	..	..	..	..	..	..
Sub-total : by children ..	..	0.17	0.03	0.83	9.90	..	..	0.66	
<i>Family</i>									
Paid employment ..	..	..	..	..	..	..	..	..
Self-employment ..	(—)7.04	0.93	0.17	0.64	10.59	33.48	24.00	1.43	
Other sources ..	0.36	0.45	0.21	0.30	..	1.76	..	0.33	
Sub-total : by family ..	(—)6.68	1.38	0.38	0.94	10.59	35.24	24.00	1.76	
<i>Total</i>									
Paid employment ..	18.00	40.59	59.40	88.13	65.21	140.76	39.00	56.75	
Self-employment ..	(—)7.04	1.79	10.48	13.22	41.69	33.48	424.00	11.48	
Other sources ..	3.16	3.09	2.28	2.42	21.59	4.75	2.00	3.58	
Total income ..	14.12	45.47	72.16	103.77	128.49	178.99	465.00*	71.81	
Percentage of families to total ..	..	3.89	35.02	40.05	13.96	4.78	1.70	0.60	100.00

An analysis of income by category of earner shows that women contributed slightly more than men to the average monthly family income from paid employment. The major portion of the income earned by men and women was from paid employment while for family it was through self-employment. Whatever small amount was contributed by children through paid employment was restricted to the income class 'Rs. 30 to less than Rs. 150.'

*The family under this income class reported a large income from agriculture during the month of survey.

Table 4.3 gives a break-up of the average monthly income by category of earner and source of earnings separately for different per capita income classes.

TABLE 4.3

Average monthly income per family by category of earner, source and monthly per capita income classes

Category of earner and source	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Men										
Paid employment	7.72	5.92	25.42	25.98	14.62	34.69	45.27	60.19	43.62	27.10
Self-employment	1.58	..	7.37	11.01	9.86	11.12	..	..	151.72	9.64
Other sources ..	1.05	0.30	1.99	1.30	5.64	1.09	0.88	1.02	..	2.04
Sub-total : by men	10.35	6.22	34.78	38.29	30.12	46.90	46.15	61.21	195.34	38.78
Women										
Paid employment	10.93	30.05	26.03	33.04	32.08	30.38	21.67	37.35	14.79	28.99
Self-employment	..	..	..	0.60	0.24	1.50	..	..	..	0.41
Other sources ..	0.65	2.26	0.80	1.25	1.87	0.50	1.69	..	0.76	1.21
Sub-total : by women	11.48	32.31	26.83	34.89	34.19	32.38	23.36	37.35	15.55	30.61
Children										
Paid employment	1.85	..	0.65	2.18	0.34	..	..	..	..	0.66
Self-employment	..	..	..	..	..	..	..	..	..	..
Other sources ..	..	..	..	..	..	..	..	..	..	..
Sub-total : by children	1.85	..	0.65	2.18	0.34	..	..	..	..	0.66
Family										
Paid employment	..	..	..	..	..	..	..	..	..	..
Self-employment (—)	12.93	5.03	0.02	0.63	1.00	3.82	4.67	..	9.10	1.43
Other sources ..	1.15	1.23	0.44	0.20	0.03	0.46	0.07	..	..	0.33
Sub-total : by family	(—)11.78	6.26	0.46	(—)0.43	1.03	4.28	4.74	..	9.10	1.76
Total										
Paid employment	20.50	35.97	52.10	61.20	47.04	65.07	66.94	97.54	58.41	56.73
Self-employment (—)	11.35	5.03	7.39	10.98	11.10	16.44	4.67	..	100.82	11.48
Other sources ..	2.75	3.79	3.23	2.75	7.54	2.05	2.64	1.02	0.76	3.58
Total income ..	11.90	44.79	62.72	74.93	65.68	83.56	74.25	98.56	219.99	71.81

The average income per family varied from Rs. 11·90 in the lowest per capita income class to Rs. 219·99 in the highest per capita income class.

4·4 Income and other receipts by components

Table 4·4 gives a detailed break-up of the average monthly family income and other receipts by components. The data are presented according to monthly family income classes.

TABLE 4·4

Average monthly receipts by components and family income classes

Source	Average monthly family income class (Rs.)								All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above		
1	2	3	4	5	6	7	8		9
<i>Paid employment</i>									
Basic wages and allowances	18·00	39·90	56·38	81·01	60·68	140·16	39·00		54·08
Bonus and commission	..	0·03	0·57	..	..	..	..		0·24
Concessions .. ..	..	0·12	0·92	2·24	3·85	·60	..		0·92
Rest .. ..	..	0·54	1·53	4·88	0·68	..	..		1·51
Sub-total : paid employment	18·00	40·59	59·40	88·13	65·21	140·76	39·00		56·75
<i>Self-employment</i>									
Agriculture	(—)6·26	0·51	1·47	4·86	10·59	..	400·00		4·09
Animal husbandry	(—)0·78	(—)0·01	0·80	1·07	..	0·80	24·00		0·59
Trade .. ..	..	0·19	1·31	1·47	30·77	..	..		2·27
Rest .. ..	..	1·10	0·90	5·82	0·33	32·68	..		4·53
Sub-total : self-employment	(—)7·04	1·79	10·48	13·22	41·69	33·48	424·00		11·48
<i>Other income</i>									
Rent	2·21	1·62	1·44	1·59	0·43	3·77	2·00		1·55
Rest	0·95	1·47	0·84	0·83	21·16	0·98	..		2·03
Sub-total : other income	3·16	3·09	2·28	2·42	21·59	4·75	2·00		3·58
Total income	14·12	45·47	72·16	103·77	128·49	178·99	465·00		71·81
<i>Other receipts</i>									
Salv of assets other than shares, etc.	23·47	0·55	..	..	..	..	..		1·11
Credit purchase	9·21	4·78	4·42	7·61	5·83	3·59	..		5·20
Loan taken	22·65	12·17	9·84	20·27	52·68	..	..		14·43
Rest	18·10	18·50	9·08	12·04	3·65	3·00	..		12·73
Sub-total : other receipts	73·43	36·00	23·34	39·92	62·16	6·59	..		33·47
Sub-total: other receipts	87·55	81·47	95·50	143·69	190·65	185·58	465·00		105·28
Percentage of families to total	3·89	35·02	40·05	13·96	4·78	1·70	0·60		100·00

A major portion (75 per cent.) of the family income was derived from basic wages and allowances. The percentage contribution from this source was relatively low in the case of the income classes 'Rs. 120 to less than Rs. 150' and the highest income class being about 47 per cent. and 8 per cent. respectively of the total income.

Income from bonus and commission and concessions together accounted for Rs. 1.16 or about 2 per cent. of the total income. Only the families in the income class of Rs. 30 to less than Rs. 90 received bonus and commission.

Income from self-employment and 'other income' was quite high being about 21 per cent. of the total income.

On the whole, the families having an income of less than Rs. 60 per month had to fall back on decrease in assets or increase in liabilities for maintaining themselves to a greater extent than families in other income classes.

4.5 Income and other receipts by components and family size

Table 4.5 gives the average monthly income and other receipts per family by components and family size.

TABLE 4.5

Average monthly income and other receipts by components and family size

(In Rs.)

Type of receipt	Family size								
	One	Two	Three	Four	Five	Six	Seven	Over seven	All
1	2	3	4	5	6	7	8	9	10
<i>Income from paid employment</i>									
Basic wages and allowances ..	40.23	55.65	47.92	56.78	54.73	60.58	66.25	76.03	54.08
Bonus and commission ..	..	..	0.72	0.27	..	..	..	..	0.24
Overtime earnings ..	0.38	1.73	..	0.04	0.25	..	0.18	..	0.47
Other earnings ..	2.14	1.64	0.32	0.59	0.38	1.64	2.12	1.50	1.04
Concessions ..	2.27	0.65	0.36	0.59	2.27	1.28	1.77	0.75	0.92
Total ..	45.02	59.67	49.32	58.27	57.63	63.50	70.32	78.28	56.75
<i>Income from self-employment</i>									
Boarding and lodging services ..	..	..	..	..	..	..	..	..	..
Agriculture ..	..	0.56	12.15	2.85	(-) 1.14	4.20	1.59	1.87	4.09
Animal husbandry ..	..	0.61	0.12	0.41	3.28	..	2.12	(-) 1.87	0.59
Trade ..	..	0.09	2.91	0.23	6.18	..	17.31	..	2.27
Profession ..	..	..	5.62	4.52	..	5.11	..	..	2.69
Others ..	..	..	2.07	0.63	1.89	10.58	5.83	4.49	1.84
Total ..	..	1.26	22.87	8.64	10.21	19.89	26.85	4.49	11.48

TABLE 4.5—*contd.*

	1	2	3	4	5	6	7	8	9	10
<i>Other income</i>										
Net rent from land
Net rent from house	0.38	1.56	1.67	1.54	1.26	1.46	1.24	5.62	1.55
Net rent others
Pension
Cash assistance	0.41	10.47	..	..	..	0.92
Gifts, concessions	1.01	0.95	0.56	1.85	1.64	0.73	1.06	1.12	1.11
Interest and dividends
Chance games and lotteries
Total	1.39	2.51	2.23	3.80	13.37	2.19	2.30	6.74	3.58
Total income	46.41	63.44	74.42	70.71	81.21	85.58	99.47	89.51	71.81
<i>Other gross receipts</i>										
Sale of shares and securities
Withdrawal of savings	1.01	5.45	16.06	11.21	11.35	27.01	7.42	7.87	10.86
Sale of other assets	0.82	..	..	11.60	..	..	..	1.11
Credit purchase	2.90	4.85	2.67	7.01	4.54	11.13	6.18	11.61	5.20
Loan taken	3.91	11.73	3.78	7.28	23.58	6.02	72.09	96.25	14.43
Rest	0.04	8.00	1.14	..	..	..	1.87
Total	7.82	22.85	22.55	33.50	52.21	44.16	85.69	115.73	33.47
Total receipts	54.23	86.29	96.97	104.21	133.42	129.74	185.16	205.24	105.28

The average income per family increased from Rs. 46.41 in case of single-member families to Rs. 99.47 in case of families in the size class 7. The average income, however, showed a small decrease in case of the size-classes 4 and more than 7 as compared to the size-classes 3 and 7 respectively.

Income from paid employment constituted about 79 per cent. of the total income. Basic wages and allowances were by far the most important components of income from paid employment in all size-classes. The comparatively small contribution of other sources such as bonus and commission, overtime earnings, concessions and other earnings fluctuated in the different size classes.

Income from self-employment was relatively high in case of families consisting of 3, 6 and 7 members. Income from 'other sources', e.g., rent, cash assistance, etc., was relatively high in case of families consisting of 5 and above 7 members.

4.6 Income and other receipts by family composition

4.6.1 In terms of relationship with the main earner

The composition of the family is an important factor which influences the level of family income. This can be seen from table 4.6 which gives the level of family income and total receipts by family composition in terms of relationship with the main earner.

TABLE 4.6

Average monthly receipts by family-composition in terms of relationship with the main earner

(In Rupees)

Item	Family composition in terms of relationship with main earner							
	Unmar- ried earner	Husband or wife	Husband and wife	Husband, wife, and children	Husband, wife, children and other members	Unmar- ried earner and other members	Rest	All
1	2	3	4	5	6	7	8	9
Income	52.86	45.44	66.01	76.99	81.24	83.90	70.12	71.81
Other receipts	11.23	7.48	27.62	32.93	69.48	38.09	32.62	33.47
Total	64.09	52.92	93.63	109.92	150.72	121.99	102.74	105.28
Percentage of families to total	0.97	6.96	15.82	41.56	9.02	2.66	23.01	100.00

The average monthly receipts per family amounted to Rs. 105.28. The major portion (Rs. 71.81) of this consisted of income from paid employment, self-employment and sources such as rent, pension, gifts, concessions, etc., and the remaining Rs. 33.47 was derived from 'other receipts' comprising sale of assets, shares and securities, loans, withdrawal of savings, etc.

Receipts other than income i.e., in the nature of diminution of assets or increase in liabilities, played a comparatively less important part in the case of families consisting of unmarried earner and husband or wife, i.e., single member families.

4.6.2 *In terms of the number of adults and children*

Table 4.7 gives the average monthly income and other receipts per family by family composition in terms of adults/children.

TABLE 4.7

Average monthly income and other receipts by family composition in terms of adults/children

(In Rupees)

Item	Family composition (in terms of adults/children)										All
	1 adult	1 adult and child- ren (one or more)	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and one child	3 adults and more than 1 child	Other families		
1	2	3	4	5	6	7	8	9	10	11	12
Income ..	46.35	45.08	67.50	77.78	66.63	84.61	68.23	109.23	92.01	87.24	71.81
Other receipts	7.94	22.04	22.98	21.39	34.62	59.14	24.99	13.59	47.49	90.84	33.47
Total ..	54.29	67.12	90.48	99.17	101.25	143.75	93.22	122.82	139.50	178.08	105.28
Percentage of families to total ..	7.93	4.66	19.42	16.54	18.23	9.08	8.46	2.30	5.65	7.73	100.00

The proportion of 'other receipts' to the income was comparatively low in case of families consisting of 3 adults and one child, one adult and 2 adults and 1 child, being 12 per cent, 17 per cent, and 28 per cent, respectively. The proportion of 'other receipts' to total receipts was also relatively low in the case of these types of families being 11 per cent., 15 per cent, and 22 per cent, respectively.

CHAPTER 5

FAMILY EXPENDITURE AND DISBURSEMENTS

5.1 *Concepts and definitions*

5.1.1 *Disbursements*

Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, i.e., amount spent to increase assets or decrease liabilities. The main heads under each were as follows—

Expenditure on current living :

- (i) Food and beverages;
- (ii) Tobacco and intoxicants;
- (iii) Fuel and light;
- (iv) Housing, household requisites and services,
- (v) Clothing, bedding, footwear and headwear;
- (vi) Miscellaneous which comprised—
 - (a) Medical care,
 - (b) Personal care,
 - (c) Education and reading,
 - (d) Recreation and amusement,
 - (e) Transport and communication,
 - (f) Subscription and
 - (g) Personal effects and other miscellaneous expenses.
- (vii) Taxes, interest and litigation; and
- (viii) Remittances to dependants.

Capital outlays

- (i) Savings and investments; and
- (ii) Debts repaid.

The last two items under expenditure on current living, viz., taxes, interest and litigation and remittances to dependants, were considered to be non-consumption outgo as they are in the nature of transfer payments. Thus, in the analysis presented here the term expenditure will

refer to all the items under expenditure on current living but consumption expenditure will exclude taxes, interest and litigation and remittances to dependants.

Under consumption expenditure, besides cash purchases from the market and at subsidised rate from the employer and barter purchases, (account was also taken of items in stock from previous month and goods but not services) obtained from family enterprise. The value of goods obtained from family enterprise was included on the income side as well as expenditure side. Similarly, in the case of items received at concessional rates, care was taken to include the amount of concession on the receipt side also. The value of all items not purchased from the market was calculated at retail market price inclusive of sales tax, entertainment tax and other similar levies. In case of gifts where only a part was consumed in the reference period, that part alone was recorded under consumption and the rest, if substantial, was shown under savings. In case of self-owned houses and land or rent-free houses and quarters from employer or from other sources, the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

5.1.2 *Treatment of non-family members:*

Since family was the unit of the survey, only the expenditure incurred by the family was taken into account. Some of the sampled families included members, e.g., servants or paying guests who were not family members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor ($f/f+e$ where 'f' was the number of family members and 'e' the number of non-family members) was used to make adjustment for expenditure on account of non-family members. Since the consuming unit could comprise two elements, the participants in family account (f) and the extra persons (e), the Investigators were instructed to record the composition of the latter (e) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference period. While calculating the share of the extras (e) it was assumed that consuming persons were sharing all items on pro-rata basis. In extreme cases where the expenditure on any group of items was incurred entirely for the

paying guests, it was ignored on both receipts and expenditure sides of the family and when that on paying guests or servants was negligible it was not counted under 'e'.

5.1.3 *Consumption co-efficients*

For converting the family size into an equivalent number of adult consumption units in the analysis of data, it is usual to adopt standard scale of adult men equivalents. There is no scale entirely suitable for conditions in India. It was, therefore, decided to adopt the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research:

Adult male	..	..	1.0
Adult female	..	..	0.9
Child (below 15 years)	..	..	0.6

5.2 *Expenditure pattern*

It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of the weighting diagram of consumer price index numbers. Such data, together with similar data on non-consumption outgo and capital outlays, expressed as average per family for the total population of industrial workers, are presented in Appendix II separately for single-member families and all families. Taking all the families, the average monthly income of the family came to Rs. 71.81 and the average consumption expenditure worked out to Rs. 92.84 resulting in a deficit of Rs. 21.03. When items such as remittances to dependants, taxes and interest on loans were also included, i.e., expenditure on current living was considered, the deficit increased to Rs. 21.81. The analysis will first be made in terms of total consumption expenditure and other disbursements i.e., non-consumption outgo and capital outlays, will be discussed separately.

5.2.1 *Consumption expenditure*

Of the average consumption expenditure of Rs. 92.84 per family per month, an expenditure of Rs. 59.25 or about 64 per cent. was incurred on food, Rs. 3.64 or about 4 per cent. on tobacco, pan, supari and intoxicants, Rs. 5.06 or about 5 per cent. on fuel and lighting, Rs. 3.63 or about 4 per cent. on housing, water charges and house-hold appliances etc., Rs. 11.74 or about 13 per cent. on clothing, bedding, headwear, footwear,

etc., and Rs. 9.52 or about 10 per cent. on other items like personal care medical care, transport and communication, etc.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 20.50 per month. Table 5.1 which gives the details of average expenditure on food per adult consumption unit for the different income classes shows that the figures fluctuated within narrow limits except for the two end classes.

TABLE 5.1

Average expenditure on food per adult consumption unit by income classes

Monthly family income class (Rs.)	Average number of members per family	Average number of equivalent adult con- sumption units per family	Average monthly expenditure on food per family (Rs.)	Average expenditure on food per equi- valent adult consumption unit (Rs.)
1	2	3	4	5
<30	3.42	2.77	46.04	16.62
30—<60	2.85	2.37	45.61	19.24
60—<90	3.56	2.89	58.64	20.29
90—<120	4.30	3.49	79.29	22.72
120—<150	5.58	4.37	97.12	22.22
150—<210	5.46	4.72	110.32	23.37
210 and above	3.00	2.50	73.70	29.48
All income	3.54	2.89	59.25	20.50

5.2.2 Non-consumption outgo and capital outlays

The average expenditure on this group which comprised taxes, interest and litigation, remittances to dependants, savings and investments and debts repaid, worked out to Rs. 10.98 or about 12 per cent. of the total consumption expenditure. Of this, an expenditure of Rs. 6.66 was incurred on savings and investment, Rs. 3.54 towards repayment of debt, Re. 0.22 on remittances to dependants and Re. 0.56 on taxes, interest and litigation. Repayment of debts and savings and investments are in the nature of capital outlays because they represent decrease in liabilities or increase in assets.

The important items under savings and investments were provident fund (Re. 0.57) and live-stock (Re. 0.38) and other types of savings and investments (Rs. 5.70). Under 'taxes, interest and litigation', interest on loans alone accounted for Rs. 0.53 or about 68 per cent. of the total

expenditure on these items. The average expenditure on litigation was negligible.

5.2.3 *The budget of single member families*

Single member families constituted 8 per cent. of the total families. Such families generally consisted of industrial workers who lived alone in the city leaving their families or dependants at the native places. The average monthly income of single member families was Rs. 46.41 and the average monthly consumption expenditure Rs. 46.80, resulting in a deficit of Re. 0.39. When items such as taxes, interest and litigation was also taken into consideration the deficit increased to Re. 0.66 which was markedly low when compared to the overall average deficit of Rs. 21.81 taking all families.

Table 5.2 gives a comparison of consumption expenditure pattern, in terms of percentage expenditure on the various groups/sub-groups of consumption items, between single-member families and multi-member families.

TABLE 5.2

Percentage expenditure on groups/sub-groups of items by type of families

Groups and sub-groups of items	Type of family		
	Single-member families	Multi-member families	All
1	2	3	4
Food	64.13	63.81	63.82
Pan, supari, tobacco and alcoholic beverages	3.48	3.93	3.92
Fuel and light	4.57	5.48	5.45
Rent for house and water charges ..	2.69	2.70	2.69
House repairs and upkeep, household appliances and utilities, furniture and furnishings and household services ..	8.79	9.90	1.22
Clothing, bedding, footwear, headwear and miscellaneous	10.66	12.73	12.65
Personal care	2.63	2.55	2.55
Education and reading .. .. .	..	0.59	0.56
Recreation and amusement	0.96	0.97	0.97
Medical care	1.35	1.97	1.95
Other consumption expenditure ..	0.74	4.37	4.22
Total ..	100.00	100.00	100.00

Workers living singly spent proportionately less on fuel and light, rent for house and water charges, pan, supari, tobacco and intoxicants,

clothing, bedding, footwear, headwear and miscellaneous items, medical care, recreation and amusement and certain other items such as subscription, gifts and charities, ceremonials, etc., but more on house repairs and upkeep and personal care. Taking the absolute figures, the expenditure on food per adult consumption unit was Rs. 20·19 per month in the case of multi-member families and Rs. 31·26 in case of singlemen. Taking important sub-groups under food, the average expenditure per adult consumption unit, on cereals and their products; pulses and their products; meat, fish and eggs, and prepared meals was Rs. 24·56 in case of single member families and Rs. 15·31 in respect of multi-member families. It was Rs. 3·08 on milk and milk products in case of single-member families as compared to Rs. 1·81 in respect of multi-member families. The average expenditure per adult consumption unit on non-food items was also relatively high in case of single-men. Thus, singlemen spent, on an average, Rs. 5·20, Rs. 1·28, Re. 0·56 and Re. 0·47 on clothing, bedding, footwear, headwear, etc., personal care, household appliances and recreation and amusement as against the average expenditure per adult consumption unit of Rs. 4·03, Re. 0·81, Re. 0·12 and Re. 0·31 respectively in the case of multi-member families.

5·3 *Levels of expenditure by income and family-type*

The overall average monthly expenditure was Rs. 94 per family, Rs. 26 per capita and Rs. 32 per adult consumption unit. Table 5·3 gives the average monthly expenditure per family, per capita and per adult consumption unit by monthly family income classes.

TABLE 5·3
Average monthly expenditure by income classes

Item	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Monthly expenditure</i>								
Average family per ..	75·75	73·69	87·07	135·32	152·98	154·85	195·08	93·62
Average capita per ..	22·18	25·85	24·46	31·47	27·39	28·34	65·03	26·45
Average per adult consumption unit	27·31	31·09	29·92	38·74	35·01	32·83	78·03	32·39
Percentage of families to Total ..	3·89	35·02	40·05	13·96	4·78	1·70	0·60	100·00

The average monthly expenditure per family varied from Rs. 73·69 in the income class 'Rs. 30 to less than Rs. 60' to Rs. 195·08 in the highest income class. Since family expenditure is determined largely by the family size and in each family by the sex-age differentials of the members, an analysis of expenditure in terms of per capita and per adult consumption unit can throw some light on the level of living. Taking average per capita expenditure, there were only small variation from the overall average in the different income classes ignoring the highest income class. The expenditure per adult consumption unit also varied by about Rs. 6 from the overall average in the different income classes ignoring the highest income class. It will be seen that in the case of the four income classes, viz., 'below Rs. 30' and 'Rs. 30 to less than Rs. 60', 'Rs. 90 to less than Rs. 120' and 'Rs. 120 to less than Rs. 150' the expenditure was more than the income. The difference was met from 'other receipts' namely increase in liabilities and diminution of assets. This has been discussed in detail in Chapter 7.

Table 5·4 shows how families with different compositions (in terms of relationship with main earner) were distributed in three broad expenditure classes. Table 5·5 shows similar distribution of families in terms of their adult-child composition.

TABLE 5·4

Percentage distribution of families by family composition (in terms of relationship with main earner) and expenditure

Monthly family Expenditure (Rs.)	Family composition (in terms of relationship with main earner)									
	Un- married earner	Hus- band or wife	Hus- band and wife	Hus- band, wife and children	Hus- band, wife, children and other members	Un- married earner and other members	Rest	All		
	1	2	3	4	5	6	7	8	9	
Below 60	80·77	100·00	30·43	10·08	0·88	3·82	25·49	22·79
60—<120	19·23	..	60·01	66·02	50·92	28·71	52·18	54·48
120 and above	9·56	23·90	48·20	67·47	22·33	22·73
Total	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00
Percentage of families to total	0·97	6·96	15·82	41·56	9·02	2·06	23·01	100·00

TABLE 5.5

Percentage distribution of families by family composition (in terms of adults/children) and expenditure

Monthly family expenditure class (Rs.)	Family composition (in terms of adults/children)										Other families All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child		
1	2	3	4	5	6	7	8	9	10	11	12
Below 60	97.64	54.52	32.08	10.39	16.28	—	17.91	—	—	1.02	22.79
60— <120	2.31	42.71	60.13	74.59	64.89	44.58	66.96	70.25	43.18	34.75	54.48
120 and above	..	2.77	7.79	15.02	18.83	55.42	15.13	29.75	56.82	64.23	22.73
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	7.93	4.66	19.42	16.54	18.23	9.08	8.46	2.30	5.65	7.73	100.00

5.4 Expenditure by family income

Table 5.6 which gives the average monthly expenditure per family on groups and sub-groups of consumption items in various monthly family income classes shows how the pattern of expenditure is influenced by the level of income. At the end of the table, figures are also given on non-consumption outgo and capital outlays, covering total disbursements. The figures are, however, subject to effects of variations in family size. The percentages discussed later in the analysis of the table have all been derived with reference to consumption expenditure.

TABLE 5.6

Average monthly expenditure by family income classes

Groups and sub-groups of items	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Food</i>								
Cereals and cereal products	29.33	25.64	33.75	41.01	55.98	60.62	39.36	33.32
Pulses and pulse products	2.90	2.32	3.50	4.33	4.63	6.27	4.00	3.28
Oil seeds, oils and fats ..	1.76	1.09	1.22	1.79	2.51	1.93	1.30	1.34
Meat, fish and eggs ..	1.21	1.84	3.10	3.24	3.56	7.59	2.00	2.69
Milk and milk products ..	4.46	4.06	5.39	6.93	7.87	9.69	10.25	5.34
Vegetable and vegetable products	1.23	1.24	1.97	2.26	2.38	1.93	1.67	1.73
Fruits and fruit products..	0.94	1.00	0.88	0.91	0.35	0.72	3.25	0.91
Condiments, spices, sugar, etc.	4.17	3.80	4.71	6.38	6.59	7.84	11.87	4.79
Non-alcoholic beverages ..	0.04	0.11	0.15	0.25	..	0.18	..	0.13
Prepared meals and refreshments .. ..	..	4.51	3.97	12.16	13.25	13.55	..	5.72
Sub-total : food ..	46.04	45.61	58.64	79.29	97.12	110.32	73.70	59.25
<i>Non-food</i>								
Pan. supari	0.11	0.22	0.20	1.00	0.87	1.70	..	0.37
Tobacco and products ..	1.96	2.29	3.66	4.16	3.53	5.70	6.00	3.22
Alcoholic beverages, etc. ..	..	0.09	0.04	0.06	..	..	..	0.05
Fuel and light	4.34	3.95	5.14	6.53	7.97	7.45	4.87	5.06
House rent, water charges, repairs, etc.	3.37	3.16	2.56	3.40	4.98	4.25	2.00	3.06
Furniture and furnishings	0.08	0.44	0.02	0.10	..	0.06	..	0.18
Household appliances, etc.	0.19	0.38	0.31	0.68	0.17	0.34	0.75	0.39
Household services .. ..	..	..	..	..	..	..	..	..
Clothing, bedding and head-wear	6.42	7.06	6.82	20.20	11.51	3.38	87.65	9.39
Footwear .. ..	..	0.16	0.06	0.53	..	1.21	..	0.18
Miscellaneous (laundry, etc.)	1.63	1.37	2.21	3.69	2.93	2.16	7.36	2.17
Medical care	6.83	1.37	1.48	3.22	0.43	..	..	1.81
Personal care	2.07	1.49	2.56	3.48	3.24	4.97	2.75	2.37
Education and reading ..	0.04	0.56	0.03	1.53	0.56	1.47	5.50	0.52
Recreation and amusement	0.40	0.57	0.82	1.68	0.92	3.54	1.00	0.90
Transport and communication	0.86	0.46	0.58	1.46	0.70	2.48	3.00	0.72
Subscription, etc.	0.25	3.89	0.36	2.36	17.70	1.39	..	2.71
Personal effects and miscellaneous expenses ..	..	0.45	0.19	1.60	0.01	1.32	0.50	0.49
Sub-total : non-food ..	28.55	27.91	27.04	55.68	55.52	41.42	121.38	33.59
Total consumption expenditure	74.59	73.52	85.68	134.97	152.64	151.74	195.08	92.84

TABLE 5·6—*con'd.*

1	2	3	4	5	6	7	8	9
<i>Non-consumption expenditure</i>								
Taxes, interest and litigation	1·16	0·17	1·04	0·13	0·34	0·01	..	0·56
Remittances to dependants	..	..	0·35	0·22	..	3·10	..	0·22
Savings and investment ..	0·70	5·50	5·27	5·08	4·41	6·98	202·00	6·66
Debts repaid	7·82	0·95	2·02	2·67	27·35	24·13	..	3·54
Total : non-consumption expenditure	9·68	6·62	8·68	8·10	32·10	34·22	262·00	10·98
Total : disbursements	84·27	80·14	94·36	143·07	184·74	185·96	457·08	103·82
Percentage of families to total	3·89	35·02	40·05	13·96	4·78	1·70	0·60	100·00

The average monthly consumption expenditure per family was Rs. 92·84. Expenditure on food worked out to Rs. 59·25 or 64 per cent. of the consumption expenditure. The proportion of expenditure on food to consumption expenditure did not show any definite trend with a rise in family income.

The non-food groups accounted for 36 per cent. of the total consumption expenditure. Of this, the expenditure on the more important necessities, viz., fuel and light, house rent, water charges and repairs and clothing, bedding and headwear sub-groups formed 52 per cent. The percentage expenditure on fuel and light and house rent, water charges and repairs and clothing, bedding and headwear fluctuated without showing any definite trend with an increase in the level of family income.

The percentage expenditure on conventional necessities and luxuries such as furniture and furnishings, household appliances, footwear, alcoholic beverages, subscription comprising expenditure on gifts and charities, ceremonials, trade union and religious subscription, etc., personal effects and miscellaneous items and services such as laundry, tailoring, washing soap, etc., which accounted for about 18 per cent. of the expenditure on non-food items, did not show any definite trend.

5·5 *Expenditure by per capita income*

Table 5·7 gives the break-up of the average monthly expenditure per family by sub-groups and groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlay also.

TABLE 5·7

Average monthly expenditure and disbursements by per capita income classes

Groups and sub-groups of items	Monthly per capita income class (Rs.)										All
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above		
	1	2	3	4	5	6	7	8	9	10		11
<i>Food</i>											
Cereals and cereal products ..	43·01	38·69	43·74	38·47	28·76	33·61	17·74	14·24	19·94	33·32	
Pulses and pulse products ..	3·43	3·82	3·32	3·45	2·97	3·30	2·78	4·27	2·77	3·28	
Oil seeds, oils and fats ..	2·00	1·29	1·12	1·82	1·14	1·40	1·06	1·61	0·80	1·34	
Meat, fish and eggs ..	0·92	2·04	2·82	3·29	2·40	2·94	2·32	2·74	3·01	2·69	
Milk and milk products ..	5·45	4·24	5·74	5·55	4·52	5·74	5·13	6·67	5·77	5·34	
Vegetables and vegetable products ..	1·64	1·08	1·53	2·65	1·65	1·64	1·05	1·69	3·52	1·73	
Fruits and fruit products ..	1·51	2·13	0·88	0·71	0·59	0·93	0·68	1·19	1·85	0·91	
Condiments, spices, sugar etc. ..	5·31	5·50	5·51	5·50	4·30	4·57	2·99	4·18	5·83	4·79	
Non-alcoholic beverages ..	0·04	0·01	0·12	0·17	0·18	0·17	0·12	0·15	0·06	0·13	
Prepared meals and refreshments ..	0·21	0·41	02·64	5·64	3·08	5·72	12·43	23·74	13·69	5·72	
Sub-total: food ..	63·52	59·21	67·42	67·25	49·59	60·02	46·30	60·48	57·24	59·25	
<i>Non-food</i>											
Pan, supari ..	0·03	0·38	0·35	0·27	0·19	0·58	0·51	0·89	0·23	0·37	
Tobacco and products ..	3·07	1·96	3·83	3·31	3·32	3·55	2·02	4·05	3·49	3·22	
Alcoholic beverages, etc. ..	..	..	0·03	0·05	..	..	0·28	0·20	..	0·05	
Fuel and light ..	6·10	4·68	5·51	6·57	4·28	5·42	3·18	3·73	3·06	5·06	
House rent, water charges, repairs, etc. ..	4·49	1·82	2·89	3·18	3·09	2·31	3·91	2·75	1·98	3·06	
Furniture and furnishings ..	0·07	2·11	0·01	0·01	0·04	..	..	0·31	..	0·18	
Household appliances, etc. ..	0·24	0·71	0·49	0·26	0·18	0·33	0·59	0·46	0·28	0·39	
Household services ..	..	..	..	..	..	..	..	..	..	..
Clothing, bedding and headwear ..	3·37	9·55	11·58	6·18	3·65	18·73	3·25	15·00	34·45	9·39	
Footwear ..	..	..	0·11	0·10	0·11	0·17	0·74	..	..	0·18	
Miscellaneous (laundry, etc.) ..	1·48	1·80	2·71	2·28	1·63	2·68	1·26	2·64	3·59	2·17	
Medical care ..	9·51	3·79	1·71	2·66	0·74	0·84	0·62	2·40	0·75	1·81	
Personal care ..	2·73	2·18	2·73	2·65	2·19	1·87	2·28	2·70	2·30	2·37	
Education and reading ..	0·33	0·33	1·13	0·74	0·24	0·29	..	..	2·09	0·52	
Recreation and Amusement ..	0·38	0·36	0·90	0·92	0·78	1·20	0·62	2·01	0·68	0·90	

TABLE 5.7—*contd.*

1	2	3	4	5	6	7	8	9	10	11
Transport and communication ..	1.35	0.65	0.59	0.70	0.55	1.08	0.62	0.57	1.20	0.72
Subscription, etc.	0.26	17.27	0.42	0.53	4.80	0.40	0.23	6.54	..	2.71
Personal effects and miscellaneous expenses ..	0.13	0.63	0.61	0.29	0.16	1.36	0.06	..	0.31	0.49
Sub-total: non-food	33.54	48.22	35.60	30.70	26.55	40.81	20.17	44.25	54.41	33.59
Total : consumption expenditure ..	97.06	107.43	103.02	97.95	76.14	100.83	66.47	104.73	111.65	92.84
<i>Non-consumption expenditure</i>										
Taxes, interest and litigation ..	0.52	4.23	0.32	0.42	0.12	0.10	0.31	..	0.75	0.56
Remittances to dependants ..	..	..	0.17	..	0.76	..	0.47	..	..	0.22
Savings and investments ..	1.11	14.07	3.01	10.78	2.46	1.77	2.68	6.30	101.38	6.66
Debts repaid ..	12.31	4.42	0.89	7.93	1.20	1.09	6.13	..	4.01	3.54
Total: non-consumption expenditure	13.94	22.72	4.39	19.13	4.54	2.96	9.59	6.30	106.14	10.98
Total : disbursements	111.00	130.15	107.41	117.08	80.68	103.79	76.06	111.03	217.79	103.82

The percentage expenditure on food to total consumption expenditure did not show any definite trend with an increase in the level of per capita income.

5.6 Food expenditure

One of the important results which can be derived from an analysis of family budgets is how the expenditure on a particular commodity varies with the level of family income. This relationship is generally termed the Engel Curve after Ernest Engel. The main results derived by Engel from his studies are set out below :

- (i) Food represents the largest single item of expenditure in the family budget.
- (ii) The proportion of the expenditure devoted to food decreases as the level of living of the family increases.
- (iii) That the proportion of expenditure on rent and clothing is approximately constant and that on 'luxury' items increases with a rise in the level of living.

Of the above propositions the second is the most important since this has been confirmed repeatedly and is now known as the Engel's Law. It is customary to take variations in percentage expenditure on food to total expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of families in each per capita income class and family size class by the percentage expenditure on food.

5.6.1 Analysis by per capita income classes

Expenditure on food depends on other factors besides income, and the size of the family is the most important among such factors. To eliminate the effect of the size of the family, therefore, analysis has been made in terms of per capita income classes instead of family income classes. Table 5.8 gives the percentage distribution of families in each monthly per capita income class by the percentage of expenditure on food to total expenditure.

TABLE 5.8
Percentage distribution of families in each per capita income class by percentage expenditure on food

Percentage expenditure on food to total expenditure	Monthly per capita income class (Rs.)										
	< 5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All	
1	2	3	4	5	6	7	8	9	10	11	
Below 45	31.85	4.06	1.29	4.42	18.40	12.50	..	37.93	9.25
45 — <50	..	30.69	1.74	4.41	..	2.43	7.14	..	..	..	3.32
50 — <55	10.85	10.50	6.44	11.33	4.72	6.96	60.60	..	10.08
55 — <60	15.78	8.78	4.90	5.85	..	..	..	6.47
60 — <65	22.69	1.74	13.06	1.74	14.83	11.61	..	11.94	8.90
65 — <70	..	5.23	10.94	6.07	21.59	20.44	3.85	11.32	19.70	..	12.87
70 and above	..	64.08	21.93	57.44	48.84	54.74	45.21	57.61	19.70	50.13	49.11
Total	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

It would be seen that the percentage of families having significantly lower percentage expenditure on food (less than 45 per cent.) was relatively high in higher per capita income classes excepting the per capita income class of 'Rs. 5 to less than Rs. 10'.

5.6.2 Analysis by family size

While analysing the percentage expenditure on food vis-a-vis the family size it has to be borne in mind that, broadly speaking, large-size families contain comparatively more earning members resulting in higher family income. This, however, is only a rough relationship and hence a percentage distribution of families with a certain percentage expenditure on food by size will be subject to the effects of variations in both family size and income. Subject to this, table 5.9 gives the percentage distribution of families in each family size class by percentage expenditure on food to total expenditure.

TABLE 5.9

Percentage distribution of families in each family size class by percentage expenditure on food

Percentage expenditure on food to total expenditure	Number of families (unestimated)	Family Size						All
		1	2 and 3	4 and 5	6 and 7	Above 7		
1	2	3	4	5	6	7		8
Below 45	17	17.84	8.34	10.27	6.51	..		9.25
45—<50	10	..	4.09	4.15	..	3.82		3.32
50—<55	17	9.93	8.98	12.23	5.35	26.11		10.08
55—<60	12	9.93	5.89	5.50	10.64	..		6.47
60—<65	19	12.30	10.02	5.07	14.12	..		8.90
65—<70	29	9.93	13.48	12.01	8.23	39.75		12.87
70 and above ..	76	40.07	49.20	50.77	55.15	30.32		49.11
Total ..	180	100.00	100.00	100.00	100.00	100.00		100.00
Percentage distribution of families ..	..	7.93	48.21	30.05	11.14	2.67		100.00
Number of families (unestimated) ..	..	11	77	61	20	11		180

There was, generally, a declining trend of percentage of families in the lowest class of percentage expenditure on food, i.e., less than 45 per cent. and a rising trend in the highest class, i.e., 70 per cent. and above, though in the last size-class the trend got reversed probably because of more pronounced influence of other factors like income.

5.7 Proportion of families reporting expenditure on selected sub-groups

The percentage of families incurring expenditure on some of the selected sub-groups of consumption expenditure, or non-consumption outgo or capital outlay, often reveal a great deal about the expenditure habits of the population groups. Such figures by size of families are given in table 5.10.

TABLE 5.10

Percentage of families reporting expenditure on selected sub-groups by family size

Item	Family size						Reporting families (unestimated)
	One	Two or three	Four or five	Six or seven	Above seven	All	
1	2	3	4	5	6	7	8
Prepared meals and refreshments ..	88.78	81.44	83.74	85.12	36.32	81.92	128
Non-alcoholic beverages	29.06	23.30	20.57	6.62	25.49	21.14	40
Pan. supari ..	23.31	31.80	45.86	38.91	29.31	36.08	72
Tobacco and tobacco products ..	55.68	88.73	83.86	100.00	85.11	85.80	153
Alcoholic beverages ..	9.93	1.63	1.75	2.73	..	2.41	5
Furniture and furnishings ..	1.29	4.06	3.33	0.71	7.64	3.34	9
Household services ..	..	..	0.26	..	..	0.08	1
Medical care ..	41.01	25.17	31.46	22.33	24.86	27.99	53
Personal care ..	100.00	100.00	100.00	100.00	100.00	100.00	180
Education and reading ..	..	8.42	31.16	33.38	41.70	18.25	40
Recreation and amusement ..	53.10	75.66	65.62	90.61	36.32	71.47	123
Transport and communication ..	30.87	50.34	49.40	65.63	18.47	49.37	92
Remittances to dependants ..	..	2.93	2.71	..	3.82	2.33	4
Savings and investments ..	53.65	28.19	21.36	42.95	62.67	30.93	44
Debts repaid ..	27.77	4.96	7.42	14.68	37.18	9.45	17

About 82 per cent. of the families incurred expenditure on prepared meals and refreshments. About 21 per cent. of the families reported expenditure on non-alcoholic beverages, like tea, soft drinks, etc. Most of the families surveyed were addicted to tobacco and tobacco products. Only about 2 per cent. of the families reported expenditure on alcoholic beverages and about 3 per cent. of the families reported expenditure on furniture and furnishings.

The percentage of families reporting expenditure on education and reading was about 18. About 71 per cent. of the families reported expenditure on recreation and amusement and about 49 per cent. of the families reported expenditure on transport and communication.

About 31 per cent. of the families were either saving or investing some amount. The proportion of families reporting remittances to dependants was small, being only about 2 per cent.

CHAPTER 6

FOOD CONSUMPTION AND NUTRITION

6.1 Quantities of food consumed

Food consumption is an important indicator of the level of living. Detailed data on quantities consumed of different items of food, drink and tobacco (excluding 'prepared meals and refreshments' for which it was not possible to obtain quantitative data) were obtained from the sampled families. The quantities of various items consumed, on an average, per family per month are presented in table 6.1.

TABLE 6.1
Average quantity consumed per family per month by items

Item	Standard unit (quantity)	Number of families* reporting (unestimated)	Average quantity consumed per family per month
1	2	3	4
FOOD, BEVERAGES, ETC.			
<i>Cereals and cereal products</i>			
Rice	kg.	171	50.02
Wheat	"	4	1.07
Wheat atta	"	7	0.20
Jowar	"	20	3.46
Bajra	"	2	0.08
Maize	"	9	3.29
Maize atta	"	1	0.21
Ragi	"	1	0.03
Gram atta	"	1	0.01
Chira, muri, Khoi, lawa	"	1	0.09
Other rice products	"	4	0.29
Bread	"	3	0.04
<i>Pulses and pulse products</i>			
Arhar	kg.	173	2.74
Gram	"	45	0.35
Moong	"	55	0.46
Urd	"	34	0.24
Other pulses	"	2	0.03

*The figures in column 3 relate to those families only which had reported figures on quantities of various items consumed

TABLE 6·1—*con'd.*

1	2	3	4
<i>Oilseeds, oils and fats</i>			
Mustard oil	kg.	5	0·02
Coconut oil	"	4	..
Gingelly oil	"	27	0·10
Groundnut oil	"	137	0·58
Other vegetable oils	"	24	0·08
Vanaspati	"	1	..
<i>Meat, fish and eggs</i>			
Goat meat	kg.	35	0·24
Beef	"	17	0·09
Mutton	"	94	0·54
Pork	"	14	0·10
Buffalo meat	"	11	0·34
Poultry	no.	7	0·03
Fresh fish	Kg.	42	0·16
Dry fish	"	63	0·17
Egg-hen	no.	20	0·66
Egg-duck	no.	6	0·12
<i>Milk and milk products</i>			
Milk (cow)	l.	3	0·01
Milk (buffalo)	"	51	0·87
Curd	kg.	139	5·49
Lassi	"	26	8·78
Ghee (buffalo)	"	43	0·17
Butter	"	22	0·10
Powdered milk	"	1	..
Other milk and milk products	"	2	0·05
<i>Condiments and spices</i>			
Salt	kg.	174	2·56
Turmeric	g.	171	180·67
Chillies—green	"	140	1016·73
Chillies—dry	"	166	836·64
Tamarind	"	171	805·97
Onion	kg.	169	1·27
Garlic	g.	106	86·20
Coriander	"	83	79·90
Ginger	"	54	22·74
Pepper	"	20	1·63
Methi	"	44	15·05
Saffron	"	2	0·23
Mustard	"	55	15·51
Jira	"	46	8·05
Clove	"	11	1·40
Elaichi	"	4	..
Mixed spices	"	146	56·10
Other spices, etc.	"	78	55·64

TABLE 6.1—*contd.*

1	2	3	4
<i>Vegetables and vegetable products</i>			
Potato kg.		84	0.35
Muli, turnip, radish "		2	..
Arum "		9	0.05
Other root vegetables "		8	0.04
Brinjal "		151	1.40
Cabbage "		9	0.05
Ladies finger "		66	0.21
Tomato "		73	0.97
Cucumber "		139	1.13
Gourd "		41	0.67
Karela "		24	0.24
Bean "		39	0.38
Other vegetables "		14	0.42
Palak "		1	..
Amaranth, chalai "		17	0.03
Methi "		4	0.19
Other leafy vegetables "		138	1.14
Pickle preservatives "		12	0.03
Other vegetable products "		1	0.02
<i>Fruits and fruit products</i>			
Banana, plantain no.		107	11.67
Orange "		21	1.73
Lemon "		9	0.85
Mango "		14	0.44
Water melon "		1	0.02
Coconut "		14	0.13
Cashewnut kg.		2	..
Dried fruits "		1	0.03
Other fruits "		43	2.42
<i>Sugar, honey, etc.</i>			
Sugar crystal kg.		56	0.17
Sugar deshi "		3	..
Gur "		93	0.40
Honey "		1	..
Sugar candy "		3	0.01
<i>Pan, supari, etc.</i>			
Pan leaf no.		44	59.31
Pan-finished "		24	1.86
Supari g.		48	28.81
Lime "		21	3.15
Katha "		1	0.35

TABLE 6.1—*contd.*

1				2	3	4
<i>Tobacco and products</i>						
Bidi	..	..	..	no.	63	84.73
Cigarette	..	..	..	..	25	13.89
Cigar, cheroot	..	..	..	..	1	0.10
Chewing tobacco	..	..	..	g.	25	36.74
Smoking tobacco	..	..	..	g.	95	500.80
Hukka tobacco prepared	..	..	..	..	3	26.24
Snuff	..	..	..	..	4	2.33
<i>Alcoholic beverages</i>						
Country liquor	..	..	..	pint.	4	0.16
<i>Other beverages</i>						
Tea leaf	..	..	..	kg.	14	0.01
Coffee powder or seeds	..	..	..	..	28	0.01
g.=gram. kg.=kilogram l.=litre no.=number						

The quantity of cereals and cereal products consumed, on an average, by a working class family per month was 58.79 kg. Of this, the major portion (50.02 kg.) was accounted for by rice. The average size of a family in terms of adult consumption units was 2.89 and hence the quantity of cereals consumed per adult per day worked out to about 0.67 kg. Besides 58.79 kg. of cereals and cereal products; a family consumed 3.82 kg. of pulses and pulse products; 0.88 l. of milk (cow and buffalo), 14.59 kg. of milk and milk products; 0.78 kg. of oils and fats, 1.64 kg. of meat, fish and eggs (excluding eggs and poultry for which quantity figures in weights were not available); 7.01 kg. of condiments and spices; 7.32 kg. of vegetables and vegetable products; and 0.58 kg. of sugar, etc. Apart from these, there was some consumption of fruits and fruit products but this could not be reduced to weight and of prepared meals, etc. for which quantitative data could not be collected.

Among items of *pan-supari*, tobacco and beverages, an appreciable consumption of *pan*, *supari*, *lidi*, smoking and chewing tobacco was reported.

6.2 *Analysis of nutritive contents*

In collaboration with the Nutrition Research Laboratories, Government of India, an evaluation of the nutritive contents of the food-stuffs consumed, on an average, by a working class family in Guntur was attempted on the basis of data presented in table 6.1 keeping in view the age-sex composition of an average family. In the analysis, the following assumptions were made while calculating the nutritive requirements of the various age groups :

1. The caloric requirement for the age-group below 5 years was assumed to be 1,150 per child per day and for the group of 5 to 14 years at 2,000. The male manual workers were assumed to be moderately active and requiring 2,800 calories per day. They were mainly factory workers. Most of their occupations would require less than 5 cal/kg/hour and a good number even less than 3. All women falling in the age group of 15-54 years were assumed to require 2,300 calories to allow for activity, pregnancy and lactation requirements. All other persons were assumed to lead a sedentary life.

2. Children below 5 years were assumed to require about 42 g. protein per day and children between 5 and 14 years, 63 g. Adult men required 55 g. protein per day while adult women were assumed to require 45 g. protein. Of the women between 15 and 54 years, one-third were assumed to be pregnant or nursing and their protein requirements calculated at 100 g. per day.

3. The calcium requirement of children up to 15 years were assumed to be 1.25 g. per day and the pregnant or nursing women were assumed to require 1.75 g. calcium per day. The calcium requirement of the rest was assumed to be 1.00 g.

4. Iron requirement of pregnant or nursing women was assumed to be 30 mg. per day while for the rest, it was assumed to be 20 mg. per day.

5. The Vitamin B₁ requirement was calculated at 0.5 mg. per 1,000 calories.

6. No authentic data on nutritive contents of meals taken in restaurants, cafeterias, etc., are available. However, it has been calculated while planning low cost menus, that Re. 0.75 worth meal may provide 2,500 calories and 65 g. of protein. Allowing for a little profit margin for the commercial catering establishments, it has been

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assumed that Re. 1.00 worth meal will provide about 2,500 calories and 65 g. of protein. No assumption has been made with regard to other nutrients.

Table 6.2 gives the nutritive value of the food-stuffs consumed, on an average, by a working class family at Guntur centre as well as the quantity recommended for consumption by the Nutrition Research Laboratories, in terms of different nutrients.

TABLE 6.2

Nutritive value of food-stuffs consumed, on an average, by a working class family

Nutrients				Quantity consumed per family per day	Quantity recommended
1				2	3
Calories	..	..	..	.. 9,738	7,780
Protein	..	..	..	.. 265 g.	203 g.
Fat	..	..	..	.. 170 g.	
Calcium	..	..	..	.. 3.1 g.	4.1 g.
Iron	..	..	..	.. 129 mg.	74 mg.
Vitamin A	..	..	..	.. 4,381 i.u.	12,390 i.u.
Vitamin B1	..	..	..	.. 4.6 mg.	3.9 mg.
Vitamin C	..	..	..	.. 174 mg.	177 mg.
Nicotinic acid	..	..	..	.. 51 mg.	..
Riboflavin	..	..	..	.. 2.0 mg.	..

g.=gram mg.=milligram i.u.=international unit.

From the above it would appear, that while the overall nutritive value of the diets was good, there was room for improvement. Intake of mixed cereals, and increased intake of leafy vegetables would help to overcome the deficiencies in respect of calcium, and vitamin 'A'.

CHAPTER 7

BUDGETARY POSITION

7.1. *Introductory*

The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditure for current living and amount spent to increase assets or decrease liabilities and receipts include money income (and imputed money value of items consumed without money outlay) and funds which are obtained through decreasing assets or increasing liabilities. Theoretically, the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursements collected in the course of family living surveys seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Firstly, data are collected from the sampled families for one whole month generally in one interview. It is hardly possible to obtain exact figures from families so as to get a perfect account of the receipts and disbursements. Many factors such as recall lapses, end-period effects, deliberate concealment or distortion of certain items of income and expenditure on the part of informants, etc., come into play in the process of collection of data. Then, in the present survey the value of articles of food, drink, tobacco and fuel and light actually consumed was taken on the disbursement side and not the purchase value. Net income from 'Family members' enterprise account' could only be approximate because of difficulties of accounting. On account of all these factors, an exact balance between average receipts and disbursements per family cannot be expected in the data.

Table 7.1 gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two.

TABLE 7.1

Average receipts, disbursements and balancing difference by family income classes

Monthly family income class (Rs.)	Percentage of families to total	Average receipts per family per month (Rs.)	Average disbursements per family per month (Rs.)	Net balancing difference + or — (Rs.)
1	2	3	4	5
Less than 30 ..	3.89	87.55	84.27	+3.28
30 to less than 60 ..	35.02	81.47	80.14	+1.33
60 to less than 90 ..	40.05	95.50	94.36	+1.14
90 to less than 120 ..	13.96	143.69	143.07	+0.62
120 to less than 150 ..	4.78	190.65	184.74	+5.91
150 to less than 210 ..	1.70	185.58	185.96	—0.38
210 and above ..	0.60	465.00	457.08	+7.92
Total ..	100.00	105.28	103.82	+1.46

Taking all income classes, the net balancing difference was + Rs. 1.46 or about 1 per cent. of the total receipts. Except for the income class 'Rs. 150 to less than Rs. 210' the net balancing difference was positive.

7.2. Budgetary position by family income

The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living, i.e., the budgetary position of the families. The term 'current money income' has been taken to include income from paid employment, self-employment and other income such as rent from land, houses, pension, cash assistance, gifts, concessions, interest and dividends, chance games and lotteries, while 'money expenditure for current living' has been taken to include all items of consumption expenditure and disbursements on account of remittances to dependants and taxes, interest on loans, and litigation and

According to definitions adopted in this Report, these terms will be referred to simply as income and expenditure. The budgetary position for groups of families at successive income levels measures the changing relationship between income and expenditure along the income scale and brings to light the prevalence of spending financed through deficit or the extent of surpluses. Such data are presented in table 7.2.

TABLE 7.2
Budgetary position by family income classes

Item	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
Average monthly income per family (Rs.) ..	14.12	45.47	72.16	103.77	128.49	178.99	465.00	71.81
Average monthly expenditure per family (Rs.) ..	75.75	73.69	87.07	135.32	152.98	154.85	195.08	93.62
<i>Monthly balance</i>								
Percentage of families recording surplus + to total families ..	..	6.84	14.28	4.39	0.60	1.37	0.60	28.08
Percentage of families recording deficit to total families ..	..	3.89	28.18	25.77	9.57	4.18	0.33	71.92
Average surplus (+) or deficit (—) per family (Rs.) ..	(—)61.63	(—)28.22	(—)14.91	(—)31.55	(—)24.40	24.14	269.92	(—)21.81

*Zero balance is considered as surplus.

Of the total families surveyed, 72 per cent. had deficit budgets while the remaining 28 per cent. had balanced or surplus budgets. The percentage of families having surplus budgets was higher than those having deficit budgets in the highest two income classes.

7.3. *Budgetary position by family composition*

Table 7.3 gives the budgetary position of the families by family types in terms of the number of adults and children in the family.

TABLE 7-3
Budgetary position by family composition

Item particulars	Family composition (in terms of adults/children)										All	
	1 adult	1 adult and child- ren (one or more)	2 adults	2 adults and 1 child	2 adults and 2 child- ren	2 adults and more than 2 child- ren	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other fami- lies		
	1	2	3	4	5	6	7	8	9	10	11	12
Percentage of fami- lies re- cording surplus* to total families		3.18	0.19	6.46	4.70	7.10	..	4.68	1.08	..	0.60	28.08
Percentage of fami- lies re- cording deficit to total families		4.75	4.17	12.96	11.84	11.15	9.08	3.78	1.22	5.65	7.04	71.92
Average amount of sur- plus (+) or deficit (-) (Rs.) per family over all families together		0.72(-)	20.64(-)	11.63(-)	9.60(-)	28.28(-)	47.26(-)	19.115.06(-)	43.28(-)	47.79(-)	21.51	

*Zero balance is considered as surplus.

Taking all families, the net result was a deficit balance in each group excepting 3 adults and one child.

PART II
(LEVEL OF LIVING)

CHAPTER 8

LEVEL OF LIVING

8.1 *Concept of level of living*

In Part I, data have been presented mainly on the economic and material aspects of the level of living, i.e., income and expenditure of working class families (as defined for the purpose of this survey) in Guntur. The concept of level of living, however, does not merely end with the satisfaction of material wants; it embraces all types of 'material' and 'non-material' wants. It expresses, in a large measure, a state of mind as a result of participation in 'non-material' aspects of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual composition of the items being consumed will depend upon the tastes and habits of the person or family in question and on the relative prices prevalent in the market to which he/it has access. The non-material elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care—desires for particular types of food, drink, housing, clothing, etc., for educational, cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for safeguards against the risks of illness, unemployment and old age, etc. These 'non-material' aspects in their turn are dependent to a great extent on social policy and climate and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of the level of living as discussed above, an attempt was made to collect information on certain additional items considered significant for the study of this concept for the working class population in India. This was the first attempt of its kind in this country and hence it was made on a limited scale. The information on these additional items was collected in a separate schedule (Schedule 'B') from an independent smaller sample of families.

The additional aspects of level of living covered were :—

- (a) Sickness ;
- (b) Education;
- (c) Conditions of work, awareness of rights, trade unionism and social security ;
- (d) Employment and service conditions ;
- (e) Housing conditions and situation of the house in the context of social amenities;
- (f) Indebtedness, and
- (g) Savings and assets and inventory of a few durable items.

8.2 *Scope of Schedule 'B'*

The purpose of the enquiry in Schedule 'B' was a study of the aspects of living other than income and expenditure. These aspects were selected so as to enable an assessment being made of the physical well-being, satisfaction of cultural wants, participation in community activities, enjoyment of social rights, etc. The object was not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experienced, their likings and interests, etc. For example, under the head 'Sickness', data were collected on how the families were affected when there was an incidence of sickness. Similarly, under 'Education', information was collected not only about levels of literacy but also about interests of families in the matter of acquiring education and difficulties in the way. Under the head 'Conditions of work, awareness of rights, trade unionism and social security', details were collected about the extent to which the workers were in a position to enjoy the rights and privileges accruing to them from their employment. Under other heads also an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the Interview Method from the members of the sampled families. The investigators were instructed to probe at great length into the replies given before inserting them in the schedule. It has to be recognised, however, that in a survey of this type, particularly when this part of the survey was the first of its kind in India, a large element of non-sampling error, e.g., Investigators and informant bias, arising out of interview and response, is bound to creep into the data collected. For in-

stance, the information relating to conditions of repairs, sewage and ventilation arrangements in Chapter 11 and condition of work places, welfare-amenities provided to workers and awareness of provisions of labour laws on the part of the workers in Chapter 12 is based on the opinions of different Field Investigators and/or the sampled workers. As such, information relating to these aspects is of subjective nature and this could at best be considered to give only a broad picture. Moreover the data, being based on a relatively small sample (60 families), are also subject to a large sampling error. These limitations have to be carefully borne in mind while going through the analysis presented in this part of the Report. In all Chapters of this part of the Report, unestimated distributions, i.e., distributions as obtained from the sample itself, are presented without any attempt to build up population estimates.

CHAPTER 9

EDUCATIONAL INTERESTS

9.1 General education

Data were collected on educational standards, etc., of the members of the sampled working class families who were aged 5 years and above. Table 9.1 shows the distribution of members receiving and not receiving education by family income classes. Table 9.2 shows distribution of members not receiving education, separately for children (5-14 years) and others, by reasons and income classes.

TABLE 9.1

Distribution of persons (aged 5 years and above) by income and educational standards

Item	Monthly family income class (Rs.)			
	60—	60— 120	120 and above	All
1	2	3	4	5
Actual number of persons in sampled families (aged 5 years and above) ..	102	75	12	189
Percentage to total	53.97	39.68	6.35	100.00
<i>(A) All persons</i>				
Percentage receiving education ..	8.82	12.00	16.67	10.58
Percentage not receiving education ..	91.18	88.00	83.33	89.42
Total ..	100.00	100.00	100.00	100.00
<i>(B) Children</i>				
Percentage receiving education ..	36.00	52.94	50.00	43.18
Percentage not receiving education ..	64.00	47.06	50.00	56.82
Total ..	100.00	100.00	100.00	100.00
<i>All persons receiving education</i>				
Percentage receiving education in primary schools	88.89	44.45	50.00	65.00
Percentage receiving education in secondary schools .. ..	..	11.11	..	5.00
Percentage receiving education in other educational institutions	11.11	44.44	50.00	30.00
Total ..	100.00	100.00	100.00	100.00

TABLE 9.2

Percentage distribution of persons—children and others—not receiving education by reasons and family income

Reasons for not receiving education	Monthly family income class (Rs.)							
	<60		60—<120		120 and above		All	
	Child- ren	Others	Child- ren	Others	Child- ren	Others	Child- ren	Others
	2	3	4	5	6	7	8	9
Not reporting	6.25	1.30	..	..	..	..	4.00	0.69
Financial difficulties ..	37.50	33.77	25.00	48.28	..	22.22	32.00	38.89
Lack of facilities ..	12.50	9.09	..	..	..	11.11	8.00	5.56
Domestic difficulties ..	12.50	35.06	25.00	34.48	100.00	66.67	20.00	36.81
Attending to family enter- prise .. ..	..	3.90	..	1.72	..	..	..	2.78
Lack of interest ..	18.75	16.88	37.50	10.34	..	..	24.00	13.19
Others	12.50	..	12.50	5.18	..	..	12.00	2.08
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Of the family members aged 5 years and above, about 11 per cent. were receiving education and the rest were not receiving education. The percentage of children of 5 to 14 years of age receiving education was about 43. Of the total members receiving education, 65 per cent. were in primary schools, about 5 per cent. in secondary schools and the rest were receiving education through other institutions, e.g., colleges, universities, technical institutions, literacy centres, etc. The main reasons for members not receiving education were reported to be financial difficulties, domestic difficulties and lack of interest.

9.2 Skill and technical training

Information was also obtained from individual members of the sampled families on possession of skill, technical education or training being received and the type of technical training desired. As for skill acquired through family tradition and not through formal education or training, 30 out of 189 members reported possession of skill mostly in weaving, spinning and tobacco grading. Only 6 members were receiving technical education or training in machine driving, crane driving, mechanism, etc. Desire for technical education and training was expressed by 14 members and the occupations or vocations which they had in view were electrical mechanism, tailoring, weaving, etc.

CHAPTER 10

SICKNESS AND TREATMENT

10.1 *Introductory*

The data collected under this head were not intended to serve the purpose of a sickness survey as such—they were mainly intended to throw some broad light on how the working class families were affected by the incidence of sickness. No rigid definition of sickness, was therefore, attempted and the informants were asked to report all cases which they considered as sickness. Thus, even if petty cases of sickness, e.g., headache were reported, they were taken into account. In respect of each member of the family, information was collected on each case of sickness during the reference period of 60 days preceding the date of survey of the family. For each case of sickness details were sought on the type of sickness, consequences, duration, details of treatment taken and sources from which assistance, if any, was received. To ascertain the duration of sickness and treatment, the date of commencement and date of termination of the sickness during the reference period were taken into consideration.

The broad types of sickness, e.g., digestive diseases, cold, etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For gainfully occupied persons, information was also collected on consequences of sickness, i.e., whether work was stopped or not.

10.2 *Treatment and consequences of sickness*

Table 10.1 shows the percentage distribution of cases of sickness during the reference period of 60 days by type, duration, treatment, source of sickness and consequences on the gainfully employed members. In all, there were 30 cases of sickness reported among 221 members of the sampled families.

TABLE 10.1

Distribution of cases of sickness by type, duration, type of treatment, source of assistance received and consequences

Item	Percentage of cases	
1	2	
<i>(a) Type of sickness</i>		
Dysentery, diarrhoea and stomach trouble	6.67	
Fever	53.33	
Smallpox, plague, cholera .. .. .	..
Respiratory diseases .. .. .	..
Cough and cold	6.67	
Other diseases	33.33	
Total	100.00	
<i>(b) Duration (during the reference period)</i>		
Not reporting	3.33	
Below 7 days	26.67	
7 days to below 15 days	30.00	
15 days to below 30 days	26.67	
30 days to below 60 days	6.67	
60 days	6.66	
Total	100.00	
<i>(c) Type of treatment</i>		
Not reporting	3.33	
No treatment	6.67	
Self-treatment	6.67	
Ayurvedic treatment	20.00	
Unani Treatment	3.33	
Homoeopathic treatment .. .. .	..
Allopathic treatment	60.00	
Others .. .. .	..
Total	100.00	
<i>(d) Source of assistance received</i>		
Not reporting	56.67	
No assistance received	20.00	
Friends and relatives .. .. .	..
Money lender .. .. .	..
Employer .. .. .	..
Others	23.33	
E.S.I.C. .. .. .	..
Total	100.00	
<i>(e) Consequences (for gainfully occupied members of families)</i>		
Not reporting	13.33	
Work and normal diet stopped	50.00	
Only work stopped	20.00	
Only normal diet stopped	10.00	
None stopped	6.67	
Total	100.00	

The distribution of cases by duration of sickness showed that in about 57 per cent. of the cases, the sickness lasted for less than 15 days. In about 20 per cent. of the cases no financial assistance for treatment was received. Taking the cases of sickness among gainfully occupied members of the families, in 70 per cent. of the cases, sickness resulted in abstention from work. The average duration of such absence was about 21

CHAPTER 11

HOUSING CONDITIONS

11.1 *Introductory*

Detailed data about the conditions of housing connected with the dwelling, mess, hotel or residential house of the sampled working class families were collected under this head. Information was also collected about the condition of the building in which the dwelling was located, about rooms and verandah of the dwelling, about water supply, bath, kitchen, and latrine and about the location of the dwelling.

11.2 *Condition of building*

Table 11.1 shows the general characteristics of the building, such as type of building, ownership or type of landlord, type of structure, condition of repairs and arrangements for sewage and ventilation.

TABLE 11.1

Distribution of families by general characteristics of the building in which dwellings were located

Item	Percentage of families
1	2
(a) Type of building	
Chawl/bustee	16.67
Flat	1.67
Independent house	61.66
Others	20.00
Total ..	100.00
(b) Ownership or type of landlord	
Not reporting	1.67
Employer	8.33
Self	71.67
Private	18.33
Public bodies .. .. .	..
Total ..	100.00

TABLE 11.1—*cont'd.*

1							2
<i>(c) Type of structure</i>							
Permanent kachha	..	..	..	..	..	..	35.00
Permanent pucca	..	..	..	..	..	..	23.33
Temporary kachha	..	..	..	..	..	..	31.67
Temporary pucca	..	..	..	..	..	..	8.33
Others	..	..	..	..	..	..	1.67
Total							100.00
<i>(d) Condition of repairs</i>							
Not reporting	..	..	..	..	..	..	5.00
Good	..	..	..	..	..	..	45.00
Moderately good	..	..	..	..	..	..	35.00
Bad	..	..	..	..	..	..	15.00
Total							100.00
<i>(e) Sewage arrangements</i>							
Satisfactory	..	..	..	..	..	..	8.33
Moderately satisfactory	..	..	..	..	..	..	33.33
Unsatisfactory	..	..	..	..	..	..	58.34
Total							100.00
<i>(f) Ventilation arrangements</i>							
Good	..	..	..	..	..	..	53.33
Bad	..	..	..	..	..	..	28.33
Tolerable	..	..	..	..	..	..	18.34
Total							100.00

About sixty two per cent. of the sampled families were living in independent houses, 17 per cent. in chawls/bustees, and about 2 per cent. in flats. Roughly 72 per cent. of the families were living in self-owned buildings, 18 per cent. in private buildings and about 8 per cent. in buildings provided by the employers. A majority of the families were living in kachha buildings.

11.3 Condition of dwelling

Table 11.2 gives the condition of dwellings occupied by the sampled families, such as number of living rooms, provision of kitchen, store, bath and verandah, type of lighting, source of water supply, provision and type of latrines, etc. For the purpose of the survey, a living room was

defined as one which would exclude kitchen, store, etc., if separate kitchen, stores, etc., existed in the dwelling. For sources of water supply, if more than one source was being used, the one used most was taken into consideration.

TABLE 11-2
Distribution of dwellings by various characteristics

Item								Percentage of dwellings
1								2
<i>(a) Number of living rooms in dwelling</i>								
One	..	..	..	..	..	..	..	73.33
Two	..	..	..	..	..	..	..	23.33
Three	..	..	..	..	..	..	..	3.34
More than three	..	..	..	..	..	..	..	..
Total							..	100.00
<i>(b) Lighting type</i>								
Electricity	..	..	..	..	..	..	..	8.33
Kerosene	..	..	..	..	..	..	..	91.67
Total							..	100.00
<i>(c) Provision of kitchen</i>								
Separate kitchen provided :		..	..	..	..	..	..	16.67
<i>Where not provided using :</i>								
(i) Room in common use with other families	..	..	..	..	..	..	..	1.67
(ii) Part of living room	..	..	..	..	..	..	..	71.66
(iii) Covered or un-covered verandah	..	..	..	..	..	..	..	3.33
(iv) No specific part of the house	..	..	..	..	..	..	..	1.67
(v) Not needed	..	..	..	..	..	..	..	1.67
(vi) Not reporting	..	..	..	..	..	..	..	3.33
Total							..	100.00
<i>(d) Number of stores</i>								
Not reporting	..	..	..	..	..	..	..	6.67
No store room	..	..	..	..	..	..	..	90.00
One	..	..	..	..	..	..	..	3.33
More than one	..	..	..	..	..	..	..	..
Total							..	100.00

TABLE 11.2—*contd.*

1	2
<i>(e) Provision of bath-rooms</i>	
Not reporting	8.33
No bath-room provided	86.67
<i>Where provided :</i>	
(i) In individual use	5.00
(ii) In common use .. .. .	..
Total ..	100.00
<i>(f) Provision of covered verandah</i>	
Not reporting	8.33
Provided	25.00
Not provided	66.67
Total ..	100.00
<i>(g) Source of water supply</i>	
<i>Tap provided :</i>	
(i) In dwelling .. .. .	..
(ii) Outside dwelling	58.33
Well (with or without hand pump)	33.33
Rivers, lakes and springs .. .. .	..
Others	8.34
Total ..	100.00
<i>(h) Provision of latrine</i>	
No latrine provided	81.67
In individual use .. .. .	..
In common use with other families	18.33
Total ..	100.00
<i>(i) Type of latrine</i>	
Flush system .. .. .	..
Manually cleaned	100.00
Total ..	100.00

It would be seen that a majority of the dwellings were having one living room with no provision for separate kitchen, store-room and bath-room. In a majority of the dwellings there was arrangement for tap water supply though outside the dwellings. No latrine was provided in a majority of the dwellings.

11.4 Distance of dwellings from important places

Information was also collected about the important places usually visited by workers and their families and the distance of such places from the dwellings. The intention was to find out whether essential needs and amenities were easily available to the workers and their families in nearby places. Table 11.3 gives the names of important places and percentage distribution of families visiting the places by distance of the places from their dwellings.

TABLE 11.3
Distribution of families visiting important places by distance of the places from their dwellings

Particulars of places, etc.	Percent- age of families not re- porting	Percent- age of families not visiting	Percentage of families visiting the places by distance			Total
			Less than 1 mile	1 mile to less than 2 miles	2 miles and above	
1	2	3	4	5	6	7
Work-place of main earner .. ..	..	1.67	30.00	30.00	38.33	100.00
Primary school .. ..	..	5.00	78.33	6.67	10.00	100.00
Medical-aid centre	8.33	1.67	46.67	23.33	20.00	100.00
Hospital .. ..	..	1.67	16.67	45.00	38.66	100.00
Play-ground for children	20.00	8.33	26.67	25.00	20.00	100.00
Cinema house .. ..	..	1.67	21.67	41.66	35.00	100.00
Shopping centre—grocery .. ..	..	1.67	76.66	21.67	..	100.00
Shopping centre—vegetables .. ..	..	1.67	85.00	13.33	..	100.00
Employment exchange	11.67	10.00	3.33	35.00	40.00	100.00
Railway station .. ..	..	1.67	1.67	48.33	48.66	100.00
Bus stop .. ..	..	1.67	68.33	26.67	3.33	100.00
Post Office .. ..	..	1.67	75.00	10.00	11.66	100.00

In a majority of cases, work-places of the main earners were at a distance of less than 2 miles. Other important places of visit by workers or their families, such as school, shopping centres, post office and bus stop were at a distance of less than 1 mile.

CHAPTER 12

EMPLOYMENT, WORKING AND SERVICE CONDITIONS

12.1 *Introductory*

Information was collected in respect of employment pattern, service conditions, length of service, working conditions and welfare of such worker members in the sampled working class families as were employed in registered factories. In regard to employment pattern, employment history of the members employed in registered factories at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period, a week was prescribed as the recording unit. It was recognised that details of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall and, therefore, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant.

With regard to working conditions and awareness of the statutory rights and privileges enjoyed by the workers, information was collected from the informants alone and no attempt was made by the Investigators to check up the details by visiting the factories, though in cases of doubt or conflicting opinions they had to probe in detail. For this purpose, only such members of the sampled families were covered as were employed in registered factories on the day preceding the date of survey. These included paid apprentices also.

12.2 *Employment pattern*

Table 12.1 shows the employment pattern of the employee-members of the sampled families classified as Permanent and 'Others' for a reference period of one year.

TABLE 12-1
Distribution of men weeks by employment status

Employment particulars	Percentage of man-weeks worked		
	Permanent employees	Other employees	All
1	2	3	4
(a) <i>Paid employment</i>			
(i) In factories	78.75	43.35	61.51
(ii) In other establishments	9.96	6.55	8.30
(b) <i>Self-employment</i>	2.32	11.22	6.66
(c) <i>In employment but not at work</i>	4.83	2.34	3.62
(d) <i>Not in employment</i>			
(i) Seeking work	1.73	8.94	5.24
(ii) Not working but available for work	0.49	20.01	9.99
(iii) Not available for work	1.92	7.59	4.68
Total	100.00	100.00	100.00
Number of employees	39	37	76

There was a clear difference in the pattern for permanent and other employees. In the case of the former, the percentage of man-weeks in 'self-employment' and 'Not in employment' was negligible but not so in the case of the latter, who had a lesser quantum of paid employment in factories.

12.3 Condition of work-place

Table 12-2 gives the opinion of the employee-members of sampled families (excluding those who were on out-door duties), classified by industry group, about the condition of work-places.

TABLE 12.2

Percentage distribution of employee-members according to opinion expressed on condition of work-places by industry group

Condition of work-place	Industry-group			
	Tobacco products	Jute textile	Rest	All
1	2	3	4	5
<i>Temperature, humidity and ventilation</i>				
Not reporting .. ..	..	..	15.39	2.63
Uncomfortable	11.76	8.33	7.69	10.53
Tolerable or comfortable ..	88.24	91.67	76.92	86.84
Not particular comment ..	..	..	..	..
Total ..	100.00	100.00	100.00	100.00
<i>Illumination</i>				
Too dark .. ..	..	..	7.69	1.32
Too bright	5.88	..	..	3.95
Tolerable or good	94.12	100.00	92.31	94.73
No particular comment ..	..	..	..	..
Total ..	100.00	100.00	100.00	100.00
<i>Cleanliness</i>				
Dirty	1.96	16.67	..	3.95
Fair or good	98.04	83.33	92.31	94.73
No particular comment ..	..	..	7.69	1.32
Total ..	100.00	100.00	100.00	100.00
<i>Sitting and standing arrangements</i>				
Uncomfortable	27.45	16.67	23.08	25.00
Comfortable	70.59	83.33	61.54	71.05
No particular comment ..	1.96	..	15.38	3.95
Total ..	100.00	100.00	100.00	100.00
Total number of employees ..	51	12	13	76

12.4 Amenities provided

Relevant data collected from employee-members (excluding those whose place of work was their own residence) on welfare amenities provided within the compound or premises of the factory and outside are presented in table 12.3.

TABLE 12.3
Percentage distribution of employee-members according to opinion expressed on amenities provided

Item	Not reporting	Not provided	Provided	Total	Among provided (Col. 4) considered			
					Un-satisfactory	Satisfactory	No particular comment	Total
1	2	3	4	5	6	7	8	9
Latrines and urinals	7.89	92.11	100.00	35.71	48.57	15.72	100.00
Bath	89.47	10.53	100.00	..	87.50	12.50	100.00
Wash places	48.68	51.32	100.00	5.13	94.87	..	100.00
Drinking water	2.63	97.37	100.00	16.22	83.78	..	100.00
Rest shelter	51.32	48.68	100.00	5.40	86.49	8.11	100.00
Canteen	52.63	47.37	100.00	19.44	61.11	19.45	100.00
Reading or recreation	92.11	7.89	100.00	..	100.00	..	100.00
Co-operative stores and grain-shops	97.37	2.63	100.00	..	100.00	..	100.00
Technical training	88.16	11.84	100.00	33.33	55.56	11.11	100.00
Medical facility arranged by employers	27.63	72.37	100.00	25.45	61.82	12.73	100.00
Medical facility arranged by Employees' State Insurance Corporation	11.84	51.32	36.84	100.00	7.14	53.57	39.29	100.00

12.5 Statutory rights and benefits

Table 12.4 gives the data collected on awareness of important provisions of labour laws on the part of the employee-members of the sampled working class families.

TABLE 12·4

Percentage distribution of employees by rights and benefits under labour laws and awareness thereof

Rights and benefits	Percentage of employees by awareness				
	Not reporting	Fully aware	Partially aware	Not aware	Total
1	2	3	4	5	6
<i>Factories Act</i>					
Maximum daily hours of work at normal wages	76·32	2·63	21·05	100·00
Rate of overtime wages	39·47	..	60·53	100·00
Entitlement to leave with wages	40·79	6·58	52·63	100·00
Rate of leave with wages	21·05	2·63	76·32	100·00
<i>Payment of Wages Act</i>					
Payment of wages at regular intervals	88·16	2·63	9·21	100·00
Maximum interval at which wages can be paid	13·15	10·53	76·32	100·00
Imposition of fines, deductions from wages	43·42	9·21	47·37	100·00
Procedure for complaints	47·37	6·58	46·05	100·00
<i>Employees' State Insurance Act and Scheme</i>					
Benefit on sickness	39·47	18·42	42·11	100·00
Benefit for temporary disablement	34·21	15·79	50·00	100·00
Dependants' benefit in case of death	47·37	..	52·63	100·00
Benefit during confinement (women workers only)	40·00	20·00	40·00	100·00
<i>Workmen's Compensation Act</i>					
Compensation for temporary disablement	10·00	25·00	65·00	100·00
Compensation for death due to work accident	5·00	15·00	80·00	100·00
Procedure for complaints	10·00	25·00	65·00	100·00

TABLE 12.4—*contd.*

1	2	3	4	5	6
<i>Industrial Employment (Standing Orders) Act</i>					
Framing of procedures for recruitment, discharge, disciplinary, action etc. ..	..	38.16	7.89	53.95	100.00
Approval of procedure ..	..	32.89	2.63	64.48	100.00
Intimation of procedures to the workers ..	..	28.95	3.95	67.10	100.00
<i>Industrial Disputes Act</i>					
Lay-off compensation ..	1.45	27.53	4.35	66.67	100.00
Rate of lay-off compensation ..	1.45	13.04	1.45	84.06	100.00
Notice of retrenchment ..	1.45	44.93	7.24	46.38	100.00
Retrenchment compensation ..	1.45	20.29	2.90	75.36	100.00
<i>Employees' Provident Funds Act and Scheme</i>					
Contribution by employer ..	46.15	34.62	3.85	15.38	100.00
Period after which the employer's contribution becomes payable ..	46.15	19.23	3.85	30.77	100.00
Accumulation of interest ..	46.15	26.93	7.69	19.23	100.00
<i>Maternity Benefit Act</i>					
Grant of leave at the time of confinement ..	..	50.00	25.00	25.00	100.00
Necessity of notice to the employer for getting leave ..	..	25.00	25.00	50.00	100.00
Illegality of the termination of service during maternity leave ..	..	37.50	..	62.50	100.00
Cash benefits provided during maternity leave ..	..	25.00	18.75	56.25	100.00

12.6 Trade union membership

Data collected regarding association of employee-members with trade unions are presented in table 12.5. For the purpose of the survey a trade union was defined as any organisation or association of the workers which stood for achievement of the workers' economic demands. Such organisations or associations might not necessarily be registered with the

Registrar of Trade Unions or recognised by the employers. For ascertaining the membership of any trade union, only the position on the date of survey was taken into account.

TABLE 12·5

Distribution of employee-members according to membership of trade unions and other details

Item							Percentage of employee-members
1							2
<i>Membership</i>							
Not reporting	..	..	..	..	..	..	3·95
No union	..	..	..	..	..	..	18·42
If union existing :							
(a) Member	..	..	..	..	..	..	57·89
(b) Not a member	..	..	..	..	..	..	19·74
Total							100·00
<i>Subscription paid</i>							
Not reporting or no subscription	..	..	..	..	..	..	6·38
Paying regularly	..	..	..	..	..	..	40·43
Not paying regularly	..	..	..	..	..	..	53·19
Total							100·00
<i>Rate of subscription per month</i>							
Not reporting	..	..	..	..	..	..	34·04
Less than Re. 0·25	..	..	..	..	..	..	42·55
Re. 0·25 to less than Re. 0·50	..	..	..	..	..	..	12·77
Re. 0·50 and above	..	..	..	..	..	..	10·64
Total							100·00

Of the total employee-members, about 58 per cent. were stated to be the members of trade unions. Of these about 40 per cent. were paying their subscription regularly. The most common rate of subscription was less than Re. 0·25.

12.7 *Length of service*

Some information was also collected on the total length of service of each employee-member in the particular establishment in which he/she was employed on the day preceding the date of survey. If the service was discontinuous, then the total duration was counted from the first employment in the establishment after ignoring the period of discontinuities. On the basis of this information, a distribution of employee-members according to their length of service in the particular establishment in which they were employed on the reference day is given in table 12.6.

TABLE 12.6

Percentage distribution of employee-members by industry-group and length of service

Length of service	Industry-group			
	Tobacco products	Jute textile	Rest	All
1	2	3	4	5
Less than 1 year	37.25	25.00	30.77	34.21
One year to less than 5 years	23.33	33.33	53.85	36.84
5 years to less than 10 years	3.93	33.34	7.69	9.21
10 years to less than 20 years	19.61	8.33	..	14.47
20 years and above	5.88	..	7.69	5.27
Total	100.00	100.00	100.00	100.00
Number of employees	51	12	13	76

A large majority of the employees had put in a service of less than 5 years.

12.8 *Service conditions*

In regard to service conditions, information was obtained on shift working, rest intervals, pay period, paid earned leave and social security benefits. All this information was obtained in respect of employee-members including paid apprentices, employed in registered factories on the day preceding the date of survey. This information was collected from the informants only and not from the establishments where they were employed. A person was considered to be employed if he was having a job even though he might not be actually working on the reference day for such reasons as illness, leave, temporary lay-off, etc. Table 12.7 shows the relevant data collected on service conditions.

TABLE 12-7

Percentage distribution of employee-members by industry-group and service conditions

Service condition				Industry-group			
				Tobacco products	Jute textile	Rest	All
1				2	3	4	5
<i>Shift working</i>							
Day	..	..	..	96.08	58.33	61.54	84.21
Night	..	..	..	1.96	..	..	1.32
Evening	..	..	..	..	8.33	..	1.32
Rotation	..	..	..	1.96	33.34	38.46	13.15
Total	..			100.00	100.00	100.00	100.00
<i>Daily rest interval</i>							
Not reporting	..	..	..	3.92	..	23.08	6.58
No rest interval	..	..	..	..	..	..	..
Half-an-hour or less	..	..	..	3.92	..	7.69	3.95
More than half-an-hour	..	..	..	92.16	100.00	69.23	89.47
Total	..			100.00	100.00	100.00	100.00
<i>Pay period</i>							
Weekly	..	..	..	84.31	100.00	53.85	81.58
Fortnightly	..	..	..	5.88	..	7.69	5.26
Monthly	..	..	..	3.92	..	15.38	5.27
Others	..	..	..	5.89	..	23.08	7.89
Total	..			100.00	100.00	100.00	100.00
<i>Days of paid earned leave enjoyed</i>							
Not reporting	..	..	..	13.73	..	15.38	11.84
No earned leave	..	..	..	80.39	100.00	69.23	81.58
1—10 days	..	..	..	3.92	..	..	2.63
11—15 days	..	..	..	1.96	..	15.39	3.95
16 days and above	..	..	..	..	..	..	..
Total	..			100.00	100.00	100.00	100.00

A large majority (about 84 per cent.) of the employee-members were working in day shifts. In regard to daily rest intervals, most of the employee-members were enjoying a daily rest interval of more than half-an-hour. As regards pay period, most of the employee-members were being paid weekly. Data on paid earned leave enjoyed by the employee-members during the calendar year preceding the date of survey show that a large majority of the employee-members had not enjoyed any earned leave.

12.9 Social security benefits

Data were also collected on social security benefits, e.g., under the Employees' Provident Fund and the Employees' State Insurance Schemes, enjoyed by the employee-members as on the date of survey. These data are presented in table 12.8.

TABLE 12.8
Distribution of employees by social security benefits

Scheme								Percentage of employee- members	
1								2	
<i>Provident Fund Scheme</i>									
Not reporting	..	..	..	..	..	..	..	1.32
No arrangement	..	..	..	..	..	..	..	80.25
If arrangement									
(A) Contributing	..	..	..	..	..	..	..	13.16
(B) Not contributing									
(a) Not interested	..	..	..	..	..	..	..	3.95
(b) Not eligible	..	..	..	..	..	..	..	1.32
	Total							..	100.00
<i>Employees' State Insurance Scheme</i>									
Not rep rting	..	..	..	..	..	..	..	1.32
No arrangement	..	..	..	..	..	..	..	50.00
If arrangement									
(a) Contributing	..	..	..	..	..	..	..	25.00
(b) Not contributing	..	..	..	..	..	..	..	23.68
	Total							..	100.00

Of the total of 76 employee-members, only about 13 per cent. were contributing to provident funds account either under the Employees' Provident Funds Act or under voluntary Provident Fund Schemes maintained by the employers. About 49 per cent. of the employee-members were covered by the Employees' State Insurance Scheme.

CHAPTER 13

SAVINGS, ASSETS AND INDEBTEDNESS

13.1 *Introductory*

Under this head, information was collected from each sampled family about the amount of its saving and assets held at the place of residence or at the native place and total debts—both on family account and on enterprise and other purposes account— as on the date of survey. Only the family's share of the assets and loans was taken into consideration if such assets and loans were held jointly with others. Loans taken from the same source but for different purposes, as also loans taken for the same purpose from different sources, were treated as separate cases of loans. Credit purchases were also considered as loans.

13.2 *Components of savings*

Relevant data on 'Savings' and 'Assets' are presented in table 13.1.

TABLE 13.1

(A) *Average amount (Rs.) of savings and assets per reporting family by income classes*

Savings/assets	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
<i>Average amount per reporting family (Rs.)</i>				
Savings	31.12	135.90	5.00	70.18
Assets	1,044.47	835.24	1,532.00	982.31
Total ..	1,075.59	971.14	1,537.00	1,052.49

(B) *Percentage distribution of savings and assets by form and income classes*

Form of savings/assets	Monthly family income class (Rs.)			
	<60	60— <120	120 and above	All
1	2	3	4	5
(i) Savings				
(a) On family account				
Life Insurance premium paid ..	..	..	..	..
Provident fund—own contribution ..	1.33	6.41	..	3.05
Provident fund—employer's contribution ..	1.32	6.41	..	3.05
Savings (bank, postal and cash in hand) ..	0.05	0.14	0.33	0.10
Others	0.19	1.03	..	0.47
Total ..	2.89	13.99	0.33	6.67
(b) On enterprise and other purposes account				
..
(ii) Assets				
(a) On family account				
Land	26.66	42.66	58.55	38.99
Building	64.55	31.04	40.66	51.47
Jewellery and ornaments	4.39	9.37	0.33	5.92
Others	1.51	2.94	0.13	1.95
Total ..	97.11	86.01	99.67	93.33
(b) On enterprise and other purposes account				
..
Grand total ..	100.00	100.00	100.00	100.00
Total number of reporting families ..	32	21	2	55

About ninety two per cent. of the sampled families reported savings and assets on the date of the survey. The amount of savings per reporting family worked out to Rs. 70 and of assets per reporting family to Rs. 982 giving a total of Rs. 1,052. Thus, savings formed about 7 per cent. and assets about 93 per cent. of the total amount of both savings and assets held by the reporting families. Both savings and assets were held wholly on 'family account'.

13.3 *Extent of savings and assets*

Table 13.2 gives percentage distribution of families according to total amount of savings and assets held on the date of survey by income classes.

TABLE 13.2

Percentage distribution of families by total amount of savings and assets and income classes

Amount of savings and assets	Monthly family income class (Rs.)			
	<60	60— <120	120 and above	All
1	2	3	4	5
Not reporting	11.11	4.54	..	8.33
No savings and assets .. .. .	..	4.54	..	1.67
Below Rs. 200	27.78	22.73	..	25.00
Rs. 200 to below Rs. 500	19.44	22.73	..	20.00
Rs. 500 to below Rs. 1,500	22.22	22.73	50.00	23.33
Rs. 1,500 to below Rs. 2,500	5.56	13.64	50.00	10.00
Rs. 2,500 to below Rs. 3,500	8.33	4.54	..	6.67
Rs. 3,500 to below Rs. 4,500	2.78	4.55	..	3.33
Rs. 4,500 and above	2.78	..	..	1.67
Total	100.00	100.00	100.00	100.00

Only about 2 per cent. of the families had no savings and assets. Roughly 68 per cent. of the families reported savings and assets below Rs. 1,500.00.

13.4 *Possession of durable articles and live-stock*

In addition to savings and assets, data were also collected on certain selected durable articles. The intention was to have an idea of the living habits and the level of living of the sampled working class families on the basis of the possession or non-possession of such articles. Table 13.3 shows

the names and number of durable articles and live-stock possessed by the sampled working class families. For this purpose durable articles hired in or hired out were not taken into account.

TABLE 13.3

Number of families possessing selected durable articles and live-stock and number of articles, etc., possessed

Durable articles and live-stock					Number of families reporting possession of articles, etc.	Percentage of reporting families	Total number of articles, etc., possessed	Average number per family of reporting families
1					2	3	4	5
Table	..	..	..	..	5	8.33	5	1.00
Chair	..	..	..	..	8	13.33	8	1.00
Clock, time-piece	..	..	..	..	2	3.33	2	1.00
Cot	..	..	..	..	58	96.67	117	2.02
Chowki	..	..	..	..	5	8.33	8	1.60
Tabla, dholak	..	..	..	..	1	1.67	1	1.00
Fountain pen	..	..	..	..	12	20.00	15	1.25
Wrist watch	..	..	..	..	2	3.33	2	1.00
Bicycle	..	..	..	..	5	8.33	5	1.00
Cow, buffalo	..	..	..	..	9	15.00	10	1.11

It would appear from the above table that the possession of somewhat costly durable articles, such as bicycle, time-piece, wrist watch etc., were not unknown to the working class families surveyed.

13.5 *Extent of indebtedness*

Table 13.4 gives the percentage distribution of families by amount of debt and income classes.

TABLE 13.4

Percentage distribution of families by amount of debt and income class

Amount of debt	Monthly family income class (Rs.)			
	<60	60— <120	120 and above	All
1	2	3	4	5
Less than Rs. 50	16.00	..	..	11.11
Rs. 50 to less than Rs. 100	32.00	30.00	..	30.56
Rs. 100 to less than Rs. 150	20.00	30.00	.	22.22
Rs. 150 to less than Rs. 250	12.00	10.00	..	11.11
Rs. 250 to less than Rs. 500	12.00	10.00	100.00	13.89
Rs. 500 to less than Rs. 1,000	8.00	20.00	.	11.11
Rs. 1,000 to less than Rs. 2,000 .. ..	..	..	.	..
Total ..	100.00	100.00	100.00	100.00
Total number of families reporting debt	25	10	1	36

Taking all families together, about 42 per cent. reported debt of less than Rs. 100.00.

13.6. Purpose of loans

The relevant data on indebtedness by purpose of loans are presented in table 13.5.

TABLE 13.5

Distribution of families, loans and amount of loans by purpose

Purpose of loans	Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loan
1	2	3	4
(A) On family account			
Festival	11.11	7.69	17.04
Marriage	2.78	1.54	0.59
Child birth .. ..	..	1.54	0.16
Funeral	16.67	18.46	7.93
Sickness .. ..	..	..	..
Education	2.78	1.54	1.18
Unemployment or lay-off	55.55	58.46	57.95
Meeting current deficit .. ..	..	1.54	0.46
Inherited debt	5.55	6.15	9.99
Others .. ..	..	..	..
Total ..	94.44	96.92	95.30
(B) On enterprise and other purposes account			
Building	2.78	1.54	3.53
Purchase of other assets .. ..	..	..	..
Cultivation .. ..	..	..	..
Other family enterprise	2.78	1.54	1.17
Inherited debt .. ..	..	..	..
Others .. ..	..	..	..
Total ..	5.56	3.08	4.70
GRAND TOTAL ..	100.00	100.00	100.00

Out of the total of 60 sampled families, 36 or about 60 per cent. reported debt on the date of survey. About 58 per cent. of the total number of loans (65) were taken for meeting current deficit and about 8 per cent. for marriage expenses. Of the total amount of loans (Rs. 8,509.50), about 17 per cent. was taken for meeting marriage expenses and about 58 per cent. for meeting current deficit. Out of the families reporting debt about 94 per cent. had taken loans on 'family account' and the rest on 'enterprise and other purposes account'.

13.7. Sources and terms of loans

Table 13.6 gives the percentage distribution of loans by sources, nature of security, rate of interest and instalments for repayments.

TABLE 13-6

Percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment

By source		By nature of security		By rate of Interest		By type of instalment (for repayment of loans)	
Source of loan	Per-centage of loans	Nature of security	Per-centage of loans	Rate of interest	Per-centage of loans	Type of instalment	Per-centage of loans
1	2	3	4	5	6	7	8
Provident fund	..	Not reporting	..	Not reporting	..	Not reporting	55.38
Co-operative society	..	No security	84.61	No interest	30.77	Weekly	1.54
Employer	1.54	Land	1.54	Less than 6%	1.54	Monthly	4.61
Money-lender	36.92	Ornaments and jewellery	4.62	6% to less than 12½%	52.30	Quarterly	3.08
Shopkeeper	10.77	Others	9.23	12½% to less than 25%	3.08	Half-yearly	3.08
Friends and relatives	50.77			25% to less than 50%	3.08	Yearly	10.77
Others	..			50% and above	9.23	Others	21.54
Total	100.00		100.00		100.00		100.00

A large portion (51 per cent.) of loans were taken from friends and relatives. About 85 per cent. of the loans were taken against no security. About 31 per cent. of the loans were taken without interest. Interest at the rate of 50 per cent. or more was paid in case of about 9 per cent. of the loans. About 5 per cent. of the loans were to be repaid in monthly instalments.

CHAPTER 14

SOME IMPORTANT FINDINGS

14.1. *Family characteristics, income and expenditure*

The estimated number of families of industrial workers satisfying the survey definition worked out in Guntur centre to 4 thousand. Of the total families, 8 per cent. consisted of single-member families, 48 per cent. of two to three members, 30 per cent. of four to five members, 11 per cent. of six to seven members and the remaining 3 per cent. consisted of more than 7 members. By family type, only 8 per cent. consisted of unmarried earner, husband or wife, i.e., single workers with dependants living elsewhere. Others in order were those consisting of husband, wife and children (41.5 per cent.); husband and wife (15.8 per cent.); husband, wife, children and other members (9 per cent.); unmarried earner and other members (2.7 per cent.) and rest (23 per cent.).

The average size of the family was 3.54 persons. Of these 1.73 were earners, 0.13 earning dependants and 1.68 non-earning dependants. Of the earners, 0.85 each were adult male and adult female and 0.03 children. About 53 per cent. of the families had only two earners. On an average, a family had 1.69 dependants living with it. The number of dependants living elsewhere was negligible.

The average monthly income worked out to Rs. 71.81 per family and Rs. 20.33 per capita. The largest number of families (40 per cent. of total) came within the income class 'Rs. 60 to less than Rs. 90'. The families with an income of 'Rs. 210 and above' per month formed only about 1 per cent. of the total. Broadly, the income of large-sized families was higher.

Of the average monthly income of Rs. 71.81 per family, income from paid employment accounted for Rs. 56.75 or 79 per cent., income from self-employment for Rs. 11.48 or 16 per cent. and income from 'Other sources' such as rent from land, house, pension, cash assistance, gifts, concessions, etc., for Rs. 3.58 or 5 per cent. Woman contributed slightly more than men to the average monthly family income from paid employment.

The average monthly expenditure for current living was Rs. 93·62 per family, Rs. 26·45 per capita and Rs. 32·39 per adult consumption unit. The average expenditure per capita and per adult consumption unit generally showed small variations in the different income classes ignoring the highest income class.

Of the average monthly expenditure of Rs. 93·62 per family, consumption expenditure accounted for Rs. 92·84, the rest being accounted for by non-consumption outgo like interest on loans and remittances to dependants. Expenditure on food worked to Rs. 59·25 or 64 per cent. of the consumption expenditure. The proportion of expenditure on food to consumption expenditure did not show any definite trend with an increase in the family income.

An analysis of the nutritive contents of the food-stuffs consumed, on an average, by a working class family in Guntur revealed that the overall nutritive value of the diets was good but there was room for improvement. Intake of mixed cereals and increased intake of leafy vegetables would help to overcome the deficiencies in respect of calcium, and vitamin 'A'.

14·2. *Additional aspects of level of living*

As already stated in Chapter 8, the additional aspects of level of living relate only to the sampled families and no estimates have been built up on the basis of data collected in regard to these aspects. Among industrial workers in Guntur 70* per cent. of all members (aged 5 years and above) were illiterate and about 28* per cent. had received education upto or below primary standard. During the period of survey, about 11 per cent. of family members were receiving education. Among children (5 to 14 years of age) this percentage was about 43. The reasons for not receiving education in case of children were mainly financial and domestic difficulties and lack of interest.

Fever was the main sickness reported. Allopathic treatment in cases of sickness was the most popular one among the families.

A majority of working class families were living in independent, mostly kachcha self-owned houses. The accommodation occupied by them generally consisted of one living room with no provision for separate kitchen, store and bath. In most cases there were no arrangements for tap water supply inside the dwellings and no latrines. Important places usually visited by the working class families for their essential needs and

*estimated figures.

amenities, e.g., shopping centres, bus stop, school and post office were in most cases at a distance of less than one mile from their dwellings.

A majority of the employee-members of the sampled families were in permanent employment in factories. About 29 per cent. of the employees had a length of service of 5 years or more in the same establishment. About 84 per cent. of the employee-members were working in day shifts and about 13 per cent. in different shifts by rotation. About 89 per cent. of the employee-members were enjoying a daily rest interval of more than half-an-hour. Most of them were being paid weekly. The facility of paid earned leave was not being enjoyed by a majority of them. About 13 per cent. of the employees were covered by the Employees' Provident Fund Scheme.

About 92 per cent. of the sampled families reported savings and assets on the date of survey. Savings formed 7 per cent. and assets 93 per cent. of the total amount of savings and assets. The average amount of savings and assets per reporting family on the date of survey worked out to Rs. 70 and Rs. 982 respectively. Roughly 68 per cent. of the families reported savings and assets below Rs. 1,500.

About 60 per cent. of the families surveyed reported debt on the date of survey. The outstanding loans were mostly on 'family account'.

APPENDIX I

*List of Centres covered under Family Living Surveys among Industrial Workers during 1958-59***A. Factory Centres**

1. Digboi
2. Jamshedpur
3. Monghyr-Jamalpur
4. Bombay
5. Ahmedabad
6. Nagpur
7. Bhamnagar
8. Shelapur
9. Bhopal
10. Indore
11. Gwalior
12. Madras
13. Madurai
14. Coimbatore
15. Guntur
16. Hyderabad
17. Sambalpur
18. Kanpur
19. Varanasi (Banaras)
20. Saharanpur
21. Calcutta
22. Howrah
23. Asansol
24. Bangalore
25. Alleppey
26. A'waye
27. Amritsar

28. Yamunanagar
29. Jaipur
30. Ajmer
31. Delhi
32. Srinagar

B. Mining Centres

33. Jharia
34. Kolar
35. Noamundi
36. Balaghat
37. Gudur
38. Barbil
39. Raniganj
40. Kolar Gold Field

C. Plantation Centres

41. Labac
42. Rangipara
43. Maruni
44. Deom Dooma
45. Coonoor
46. Darjeeling
47. Jalpaiguri
48. Chikmagalur
49. Annathi
50. Mundakkayem

APPENDIX II

Average monthly expenditure—item-wise per family

Item	Single-member families		All families	
	Number of reporting families	Average expenditure per family of all families (Rs.)	Number of reporting families	Average expenditure per family of all families (Rs.)
1	2	3	4	5
(A) CONSUMPTION EXPENDITURE				
FOOD, BEVERAGES, ETC.				
<i>Cereals and cereal products</i>				
Rice	7	7.49	171	29.17
Wheat .. .. .	..	..	4	0.60
Wheat atta	1	0.20	7	0.14
Jowar .. .. .	..	..	20	1.62
Bajra .. .. .	..	..	2	0.03
Maize .. .. .	..	..	9	1.44
Maize atta .. .. .	..	..	1	0.09
Ragi .. .. .	..	..	1	0.01
Gram atta .. .. .	..	..	1	0.01
Chira, muri, kholi, lawa .. .. .	..	..	1	0.05
Other rice products .. .. .	..	..	4	0.14
Bread .. .. .	..	..	3	0.02
Grinding charges, etc... .. .	..	..	5	..
Sub-total : cereals and products	7	7.69	175	33.32
<i>Pulses and pulse products</i>				
Arhar	7	1.21	173	2.52
Gram	1	0.04	45	0.22
Moong	1	..	55	0.38
Urd	1	0.02	34	0.15
Other pulses .. .. .	..	..	2	0.01
Sub-total : pulses and products	7	1.27	174	3.28
<i>Oilseeds, oils and fats</i>				
Mustard oil .. .. .	..	..	5	0.04
Coconut oil .. .. .	..	..	4	0.01
Gingelly oil	1	0.01	27	0.22
Groundnut oil	6	0.51	137	0.93
Other vegetable oils .. .. .	..	..	24	0.14
Vanaspati .. .. .	..	..	1	..
Sub-total : oilseeds, oils and fats	7	0.52	172	1.34

APPENDIX II *contd.*

1	2	3	4	5
<i>Meat, fish and eggs</i>				
Goat meat	2	0.45	35	0.52
Beef .. .. .	..	..	17	0.09
Mutton	4	0.29	94	1.12
Pork .. .. .	..	..	14	0.14
Buffalo meat .. .. .	..	..	11	0.22
Poultry .. .. .	..	..	7	0.09
Fresh fish	1	0.05	43	0.19
Dry fish	3	0.02	63	0.23
Egg-hen .. .. .	..	..	20	0.08
Egg-duck .. .. .	..	..	6	0.01
Sub-total : meat, fish and eggs ..	6	0.81	152	2.69
<i>Milk and milk products</i>				
Milk (cow) .. .. .	..	..	3	0.01
Milk (buffalo)	2	0.38	52	0.68
Curd	7	1.99	139	2.83
Lassi .. .. .	..	..	26	0.81
Ghee (buffalo)	2	0.16	43	0.65
Butter	2	0.43	22	0.34
Powdered milk .. .. .	..	..	1	0.01
Other milk and products .. .. .	..	..	2	0.01
Sub-total : milk and products ..	8	2.96	168	5.34
<i>Condiments and spices</i>				
Salt	7	0.04	174	0.15
Turmeric	7	0.05	174	0.18
Chillies-green	6	0.07	141	0.56
Chillies-dry	7	0.50	172	1.67
Tamarind	6	0.17	171	0.67
Onion	7	0.13	170	0.33
Garlic	4	0.03	106	0.12
Coriander	5	0.04	84	0.08
Ginger	2	..	56	0.03
Pepper	1	..	21	0.01
Methi	3	0.01	45	0.02
Saffron .. .. .	..	..	2	..
Mustard	3	0.01	55	0.02
Jira	3	0.02	47	0.04
Clove .. .. .	..	..	11	0.01
Elaichi .. .. .	..	..	4	..
Mixed spices	7	0.10	146	0.19
Other spices, etc.	3	0.05	78	0.23
Sub-total : condiments and spices ..	7	1.22	174	4.31

APPENDIX II -*contd.*

1	2	3	4	5
<i>Vegetables and vegetable products</i>				
Potato	5	0.49	84	0.24
Muli, turnip, radish .. .. .	..	..	2	..
Arum .. .. .	..	..	9	0.01
Other root vegetables.. .. .	..	..	8	0.01
Brinjal	6	0.13	151	0.37
Cabbage .. .. .	..	..	9	0.01
Ladies finger	1	0.02	66	0.06
Tomato	5	0.24	73	0.26
Cucumber	3	0.04	139	0.25
Gourd	2	0.04	42	0.04
Karela	1	0.02	24	0.06
Bean	3	0.05	39	0.12
Other vegetables .. .. .	..	..	14	0.02
Palak .. .. .	..	..	1	..
Amaranth, chalai	1	..	17	0.01
Methi .. .. .	..	..	4	..
Other leafy vegetables.. .. .	5	0.04	138	0.23
Pickle preservatives .. .. .	..	..	14	0.03
Other vegetable products .. .. .	..	..	1	0.01
Sub-total : vegetables and products ..	7	1.07	174	1.73
<i>Fruits and fruit products</i>				
Banana, plantain	7	0.31	106	0.44
Orange	1	0.01	21	0.18
Lemon	1	0.01	10	0.02
Mango	1	0.13	14	0.06
Pineapple .. .. .	..	..	1	..
Water melon.. .. .	..	..	1	0.01
Coconut .. .. .	..	..	14	0.03
Cashewnut .. .. .	..	..	2	0.01
Dried fruits.. .. .	1	..	1	..
Other fruits.. .. .	2	0.01	46	0.16
Sub-total : fruits and products ..	8	0.47	133	0.91
<i>Sugar, honey, etc.</i>				
Sugar crystal	4	0.10	56	0.20
Sugar deshi .. .. .	..	..	3	..
Gur	2	0.05	93	0.27
Honey .. .. .	..	..	1	..
Sugar candy.. .. .	..	..	3	0.01
Sub-total : sugar, honey, etc. ..	5	0.15	118	0.48

APPENDIX II—*contd.*

1				2	3	4	5
<i>Prepared meals and refreshment</i>							
Meals .. .. .	..	..	..	4	8.36	14	1.53
Snack-saltish .. .. .	..	..	..	8	1.75	92	1.77
Snack-sweet .. .. .	..	..	..	3	0.84	16	0.16
Hot drink-tea .. .. .	..	..	..	6	1.84	87	1.27
Hot drink-coffee .. .. .	..	..	..	3	0.74	28	0.51
Hot drink-others .. .. .	..	..	..	..	..	4	0.02
Ice cream, fruits salad .. .. .	..	..	..	..	..	3	..
Cold drink .. .. .	..	..	..	4	0.27	29	0.40
Others .. .. .	..	..	..	..	..	3	0.06
Sub-total : prepared meals and refreshment				9	13.80	128	5.72
<i>Non-alcoholic beverages</i>							
Tea-leaf .. .. .	..	..	..	1	0.01	14	0.06
Coffee powder or seed .. .. .	..	..	..	2	0.04	28	0.07
Others .. .. .	..	..	..	..	..	1	..
Sub-total : non-alcoholic beverages				3	0.05	40	0.13
<i>Pan, supari, etc.</i>							
Pan-leaf .. .. .	..	..	..	3	0.07	44	0.11
Pan-finished .. .. .	..	..	..	1	0.10	24	0.08
Supari .. .. .	..	..	..	3	0.08	51	0.16
Limo .. .. .	..	..	..	2	..	25	0.01
Katha .. .. .	..	..	..	..	..	1	..
Others .. .. .	..	..	..	..	..	2	0.01
Sub-total : pan, supari, etc.				4	0.25	72	0.37
<i>Tobacco and products</i>							
Bidi .. .. .	..	..	..	5	0.72	64	0.69
Cigarette .. .. .	..	..	..	..	..	25	0.17
Cigar, Cheroot .. .. .	..	..	..	..	..	1	..
Chewing tobacco .. .. .	..	..	..	3	0.18	25	0.14
Smoking tobacco .. .. .	..	..	..	2	0.08	95	2.09
Hukka tobacco prepared .. .. .	..	..	..	..	..	3	0.10
Snuff .. .. .	..	..	..	..	..	4	0.02
Others .. .. .	..	..	..	..	..	1	0.01
Sub-total : tobacco and products				8	0.98	153	3.22

APPENDIX II—*contd.*

1	2	3	4	5
<i>Alcoholic beverages</i>				
Country liquor	1	0.40	5	0.05
Sub-total : alcoholic beverages ..	1	0.40	5	0.05
Total : food, beverages, etc. ..	11	31.64	180	62.89
(i) Food	11	30.01	180	59.25
(ii) Tobacco, pan, supari and intoxicants ..	..	1.63	..	3.64
<i>FUEL AND LIGHT</i>				
Firewood and chips	7	1.39	174	3.72
Coal and coke .. .. .	..	..	1	0.02
Saw dust .. .. .	..	..	1	..
Kerosene oil-fuel	2	0.03	63	0.06
Kerosene oil-lighting	7	0.36	171	0.76
Electricity-fuel .. .. .	..	..	1	..
Electricity-lighting	4	0.12	15	0.12
Dung cake .. .. .	..	..	3	0.01
Match box	11	0.24	178	0.37
Total : fuel and light	11	2.14	180	5.06
<i>HOUSING</i>				
<i>Rent for housing, etc.</i>				
Residential house rent	6	0.66	41	0.73
Residential land rent	1	0.02	17	0.08
House rent owned/free	4	0.58	134	1.69
Sub-total : rent for housing, etc. ..	10	1.26	174	2.50
<i>House repairs and upkeep</i>				
Repairs	1	3.57	5	0.34
Others .. .. .	..	..	3	0.22
Sub-total : house repairs and upkeep ..	1	3.57	8	0.56
<i>Furniture, etc.</i>				
Bedstead, cot .. .. .	..	..	2	0.16
Mat, mattress, durrie .. .. .	..	..	4	0.01
Chouki, takhat .. .. .	..	..	1	0.01
Repair and maintenance	1	..	2	..
Sub-total : furniture, etc.	1	..	9	0.18

APPENDIX II *contd.*

				1	2	3	4	5
<i>Household appliances</i>								
Box, trunk ..	..	..	..	..	..	..	3	0.01
Utensil-earthenware ..	..	..	..	..	..	..	25	0.12
Utensil-aluminium ..	..	..	..	2	0.38	7	0.07	0.07
Utensil-others ..	..	..	..	..	..	..	3	0.02
Glassware ..	..	..	..	1	0.02	2	..	..
Chinaware ..	..	..	..	1	0.04	1	..	..
Broom ..	..	..	..	3	0.07	56	0.07	0.07
Lock ..	..	..	..	..	..	..	5	0.03
Cutlery ..	..	..	..	..	..	..	1	0.01
Other electricals ..	..	..	..	1	..	1	..	..
Lantern, lamp ..	..	..	..	1	0.03	7	0.02	0.02
Household tools ..	..	..	..	..	..	..	2	0.03
Other household appliances ..	..	..	..	..	..	..	1	0.01
Repair and maintenance ..	..	..	..	..	..	..	2	..
Sub-total : household appliances ..	..	..	..	4	0.54	82	0.39	0.39
<i>Household services</i>								
Others ..	..	..	..	..	..	..	1	..
Sub-total : household services ..	..	..	..	..	..	..	1	..
Total : housing ..	..	..	..	11	5.37	178	3.63	3.63
CLOTHING, BEDDING, ETC.								
<i>Ready-made clothing</i>								
Dhoti ..	..	..	..	1	0.07	22	0.48	0.48
Lungi ..	..	..	..	2	0.60	5	0.13	0.13
Half-pants ..	..	..	..	..	..	..	..	0.02
Shirt, kamij, kurta ..	..	..	..	..	..	..	..	0.03
Ganji, banian ..	..	..	..	1	0.10	5	0.07	0.07
Sari ..	..	..	..	1	0.89	25	2.32	2.32
Blouse, choli ..	..	..	..	..	..	..	..	..
Towel ..	..	..	..	..	..	..	4	0.04
Sub-total : ready-made clothing ..	..	..	..	4	1.66	42	3.09	3.09

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Non-ready-made clothing</i>					
Dhoti	11	0.70
Lungi	1	0.02
Pyjama	1	0.01
Half-pants	5	0.10
Jawahar Coat, etc.	14	0.52
Shirt, kamij, kurta	1	0.40	24	1.07
Ganji, banian	5	0.05
Sari	11	2.27
Blouse, choli	1	0.26	11	0.27
Petticoat	1	0.01
Frock	2	0.13
Undergarment	1	0.01
Towel	5	0.12
Longcloth	1	0.17	5	0.11
Mulmul	2	0.01
Poplin	2	0.04
Other shirting, etc.	25	0.36
Other cloth	1	0.89	27	0.26
Other garments	2	0.02
Sub-total: non-ready-made clothing	4	1.72	65	6.08
<i>Bedding</i>					
Bedsheet	3	0.10
Pillow	1	0.02
Blanket, rug	1	0.40	4	0.10
Sub-total: bedding	1	0.40	8	0.22
<i>Footwear</i>					
Shoe	1	0.02
Chappal	1	0.30	9	0.16
Sub-total: footwear	1	0.30	10	0.18
<i>Miscellaneous</i>					
Laundry	29	0.11
Washerman	3	0.15	86	0.88
Washing soap	9	0.35	130	0.40
Soda	2	..
Tailoring, mending, etc.	4	0.41	62	0.76
Repair, etc. (footwear)	2	0.02
Sub-total: miscellaneous	11	0.91	170	2.17
Total: clothing, bedding, etc.	11	4.90	170	11.74

APPENDIX II—*contd.*

1	2	3	4	5
MISCELLANEOUS				
<i>Medical Care</i>				
Doo'or's fee .. .. .	..	..	13	0.61
Medicine	1	0.03	23	0.93
Employees' State Insurance premium ..	4	0.60	24	0.26
Health service contribution .. .. .	..	..	3	0.01
Sub-total: medical care	5	0.63	53	1.81
<i>Personal Care</i>				
Hair oil, etc.	9	0.40	178	0.91
Barber	5	0.41	142	0.64
Snow, face cream, etc. .. .. .	..	..	2	..
Toilet soap	6	0.27	107	0.33
Soap nut	6	0.13	165	0.29
Comb, hair brush .. .. .	..	..	34	0.04
Mirror .. .. .	..	..	16	0.03
Face powder .. .. .	..	..	9	0.03
Tooth paste .. .. .	..	..	1	..
Tooth powder .. .. .	..	..	25	0.02
Neem and similar stick	2	0.02	21	0.02
Blade .. .. .	..	..	10	0.01
Others .. .. .	..	..	16	0.05
Sub-total: personal care	11	1.23	180	2.37
<i>Education and reading</i>				
School, college fees .. .. .	..	..	8	0.13
Books—school .. .. .	..	..	16	0.13
Books—general .. .. .	..	..	1	..
Hostel charges .. .. .	..	..	1	0.01
Stationery—all kinds .. .. .	..	..	20	0.03
Private tuition .. .. .	..	..	6	0.15
Newspaper .. .. .	..	..	3	..
Periodical and journal .. .. .	..	..	1	..
Others .. .. .	..	..	1	0.07
Sub-total: education and reading ..	..	..	40	0.52
<i>Recreation, etc.</i>				
Cinema	7	0.45	123	0.88
Toy .. .. .	..	..	2	0.01
Pet animal purchase .. .. .	..	..	2	..
Others .. .. .	..	..	1	0.01
Sub-total: recreation, etc.	7	0.45	123	0.90

APPENDIX II—*contd.*

1				2	3	4	5
<i>Transport, etc.</i>							
Rail	..	..	..	..	..	3	0·09
Bus	..	..	..	1	0·05	54	0·45
Rickshaw	..	..	..	2	0·17	18	0·03
Bicycle hire	..	..	..	..	..	4	0·01
Other expenses of owned transport	..	..	..	..	..	1	..
Postage	..	..	..	2	0·02	30	0·03
Others	..	..	..	..	..	12	0·06
Sub-total: transport, etc.	..	..	..	4	0·24	92	0·72
<i>Subscription, etc.</i>							
Trade Union	..	..	..	..	..	22	0·17
Religious	..	..	..	..	..	5	0·24
Gift and charity	..	..	..	..	..	16	0·24
Other ceremonials	..	..	..	..	..	2	2·04
Others	..	..	..	..	..	1	..
Sub-total: subscription, etc.	..	..	..	..	..	73	2·71
<i>Miscellaneous</i>							
Ornament-metal	..	..	..	..	..	1	0·04
Ornament-glass	..	..	..	..	..	8	0·01
Watch	..	..	..	..	..	1	0·02
Fountainpen	..	..	..	..	..	2	0·01
Umbrella	..	..	..	..	..	2	0·03
Other personal effects	..	..	..	..	..	5	0·03
Repair and maintenance	..	..	..	1	0·02	5	0·06
Other pocket expenses	..	..	..	..	..	8	0·24
Other miscellaneous expenses	..	..	..	1	0·09	10	0·05
Sub-total: miscellaneous	..	..	..	2	0·11	39	0·49
Total: miscellaneous	..	..	..	..	2·66	..	9·52
Total: consumption expenditure	..	..	..	..	46·80	..	92·84

(b) NON-CONSUMPTION EXPENDITURE

Taxes

Municipal tax	..	..	..	..	..	1	..
Sub-total: taxes	..	..	..	..	..	1	..

APPENDIX II—*concl'd.*

	1	2	3	4	5
<i>Interest, litigation, etc.</i>					
Interest paid on loan	2	0.27	19	0.53	
Litigation expenses .. ..	..	..	1	0.03	
Remittances .. ..	..	..	4	0.22	
Sub-total, interest, litigation, etc. ..	2	0.27	24	0.78	
<i>Savings and investment</i>					
Ornament-silver .. ..	..	..	1	0.01	
Livestock .. ..	..	..	1	0.38	
Provident fund contribution	3	1.09	23	0.57	
Others	2	1.92	26	5.70	
Sub-total: savings and investment ..	5	3.01	44	6.66	
<i>Debts repaid</i>					
Debts repaid	2	4.36	17	3.54	
Sub-total debts repaid	2	4.36	17	3.54	
Total: non-consumption expenditure ..	..	7.64	..	10.98	

SUMMARY

(a) *Consumption expenditure—*

Food	11	30.01	180	59.25
Tobacco, pan, supari and intoxicants ..	..	1.63	..	3.64
Fuel and light	11	2.14	180	5.06
Housing	11	5.37	178	3.63
Clothing, bedding, etc.	11	4.99	170	11.74
Miscellaneous .. ..	..	2.66	..	9.52
Total .. ..	..	46.80	..	92.84

(b) *Non-consumption expenditure*

Taxes, interest and litigation .. ..	..	0.27	..	0.56
Remittances to dependants .. ..	..	..	4	0.22
Savings and investments	5	3.01	44	6.66
Debts repaid	2	4.36	17	3.54
Total .. ..	..	7.64	..	10.98

